



Community Development Financial Institution Certification Application & Related Tools

CDFI Certification Application Process

February 8, 2024

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

www.cdfifund.gov

Welcome & Introductions



- Michelle Dickens, Program Manager, OCPE
- Shannon McKay, Program Manager, FS&R
- Jeff Merkowitz, Senior Advisor to CDFI Fund Director

Presentation Roadmap



Overview of CDFI Certification Application Submission: Applicability



- Any entity who has never been certified and wants to become a Certified CDFI
- Any entity who was certified at one point in time but no longer is and wants to regain their Certification status
- A currently Certified CDFI who seeks to maintain their Certification status

Seven Components to the CDFI Certification Application



- System Award Management (SAM.gov)
- Board and Target Market Record
- Affiliates Record
- CIMS
- Transaction Level Report
- Section 0 or “Flexibility Consideration”
- CDFI Certification Application in AMIS

Seven Components to the CDFI Certification Application



- Systems Award Management (SAM.gov)
 - Fully register with SAM.gov to obtain a Unique Entity Identification

A screenshot of the SAM.gov website home page. The browser address bar shows "https://sam.gov/content/home". The page features the SAM.GOV logo with a stylized American flag. A badge in the top right corner states "Official U.S. Government Website 100% Free". The main content area is divided into two columns. The left column is titled "The Official U.S. Government System for:" and lists several services: "Contract Opportunities", "Contract Data (Reports ONLY from fpds.gov)", "Wage Determinations", "Federal Hierarchy (Departments and Subtiers)", "Assistance Listings", "Entity Information (Entities, Disaster Response Registry, Exclusions, and Responsibility/Qualification (was fapiis.gov))", and "Entity Reporting (SCR and Bio-Preferred Reporting)". At the bottom of this column, there is a link "View FASCSA Orders" for users searching for Federal Acquisition Supply Chain Security Act (FASCSA) orders. The right column is titled "Register Your Entity or Get a Unique Entity ID" and includes the text "Register your entity or get a Unique Entity ID to get started doing business with the federal government." Below this text are three buttons: "Get Started", "Renew Entity", and "Check Entity Status".

Seven Components to the CDFI Certification Application



- Board and Target Market Record(s)
 - Complete the required board records in AMIS

Organization
Test Applicant Org 24

Edit Refresh SAM Printable View

Type Phone Website Organization Owner Industry Mailing Address

1111111 Clint Hastings 8888 Test Ave
Washington, DC 20001
USA

Details **Related**

Organization Name	Phone
Test Applicant Org 24	1111111
Parent Relationship	Website
	EIN/TIN
	99-0000024
	DUNS
	990000024
	UEI
	123456789123

Seven Components to the CDFI Certification Application



- Board Record

Board Name	Status	Alert	Board Composition Date
Board 01	In progress		▼
Board 02	In progress		▼
AB Test 1	Record complete/ready for sub...		▼
Test - 2-2-24	Proposed		▼
CDE Test 1	Proposed		▼
CDE Test 2	Proposed		▼

[View All](#)

Seven Components to the CDFI Certification Application



Organization
Test Applicant Org 24

Edit Refresh SAM Printable View

Type	Phone 1111111	Website	Organization Owner Clint Hastings	Industry
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Details Related

Organization Name Test Applicant Org 24	Phone 1111111
Parent Relationship	Website

- New A-133 Audit Report
- New ILR
- Add Related Attachment
- New Org Board**
- New CDFI Loan Purchase
- New Financial Service

New Org Board

*Board record name
test BOARD

*Purpose
--None--

- None--
- CDE Certification
- CDFI Certification - own certification
- Native American CDFI designation
- CDFI Certification - collective review for another entity - Accountability self-provided
- CDFI Certification - collective review for another entity - Accountability provided by Controlling entity - record for entity using Controlling entity
- CDFI Certification - collective review for another entity - Accountability provided by Controlling entity - Controlling entity's record

Seven Components to the CDFI Certification Application



- Target Markets Record(s)
 - Complete Target Market records in AMIS

Organization
Test Applicant Org 24

Edit Refresh SAM Printable View

Type	Phone	Website	Organization Owner	Industry	Mailing Address
	1111111		Clint Hastings		8888 Test Ave Washington, DC 20001 USA

Details **Related**

Organization Name	Test Applicant Org 24	Phone	1111111
Parent Relationship		Website	
		EIN/TIN	99-0000024
		DUNS	990000024
		UEI	123456789123

Seven Components to the CDFI Certification Application



- Target Markets Record(s)

Target Market Map Name	Target Market Type	Geographic Area	Status
TM01	IA		Proposed ▼
TM02	LITP		Proposed ▼

[View All](#)

Target Market Map Name	Target Market Type	Geographic Area	Status
TM01	IA		Proposed ▼
TM02	LITP		Proposed ▼

[View All](#)

Seven Components to the CDFI Certification Application



- Target Markets Record(s)

A screenshot of a web application window titled "New Target Market". The form is titled "Information" and contains several fields. The "Target Market Map Name" field is empty. The "Account" field is populated with "Test Applicant Org 24". The "Status" field is set to "Proposed". The "Target Market Type" dropdown menu is set to "--None--". The "OTP Other - Applicant Defined" field is empty. At the bottom of the form are three buttons: "Cancel", "Save & New", and "Save".

Information

*Target Market Map Name

Status
Proposed

*Account
Test Applicant Org 24

Target Market Type
--None--

OTP Other - Applicant Defined

Cancel Save & New Save

Seven Components to the CDFI Certification Application



- AMIS Organization Profile for Applicant/Affiliates/relevant entities
 - Create/Update AMIS accounts

The screenshot displays the AMIS Organization Profile for 'Test Applicant Org 06'. At the top right, there are buttons for 'Edit', 'Refresh SAM', and 'Printable View'. Below these are fields for 'Type', 'Phone' (1204567891), 'Website', 'Organization Owner' (System Administrator II), 'Industry', and 'Mailing Address' (111 Test St, Washington, DC 20000, USA). A 'Details' section is visible with a 'Related' tab highlighted in yellow. Below this are sections for 'Org Related Attachments (0)' and 'Financial Data (0)'.

Seven Components to the CDFI Certification Application



- AMIS Organization Profile for Applicant/Affiliates/relevant entities

Affiliates (1)			New
AffiliateID	Affiliate Name	EIN	
AF-3682	Test Applicant Org 17	99-0000017	▼

[View All](#)

New Affiliates

Information

AffiliateID

Affiliate

Affiliate Name

EIN

Organization

To remove the selected record, press Backspace or Del.

System Information

Owner
TestUser_Org06AR01

Seven Components to the CDFI Certification Application



- CIMS (as necessary)
 - Create maps in CIMS
 - Program Profile - CIMS for CDFI-Cert
- Transaction Level Report (TLR)
 - Prepare most recently completed FY data of all origination activity
- Section 0 – Flexibility Considerations
 - Determine if any of the organizations engage in any activities or practices the CDFI Fund does not currently allow
- CDFI Certification Template Application in AMIS
 - Complete the CDFI Certification Application

Application Submission Process



- Step 1:
 - Complete the Transaction Level Report (TLR) which is comprised of one or more of the following components:
 - CDFI TLR (abbreviated or full-length)
 - Consumer Loans/Investments Originated (applicable only to Regulated Entities with Consumer Loans)
 - Financial Services (applicable only to Depository Institutions who meet the requirements)
 - Loan Purchases

Application Submission Process



- Which TLR does an entity complete?
 - An entity that has never been certified before →
 - Abbreviated TLR
 - A currently Certified entity that does not have any active Award Agreements →
 - Abbreviated TLR
 - An entity that has an active Award Agreement that does not have a TLR submission requirement regardless of Certification status →
 - Abbreviated TLR
 - An entity that has an active Award Agreement that has a TLR submission requirement regardless of Certification status →
 - Full-Length TLR

Application Submission Process



How does the Abbreviated differ from the Full-Length?

Abbreviated TLR

- Organization Information
- Transaction Profile
- Borrower/Investee Profile
- Impacts – IA, LITP and OTP

Full-Length TLR

- Organization Information
- Transaction Profile
- Borrower/Investee Profile
- Impacts – IA, LITP and OTP
- Impact – Jobs
- Impact – Community Facility
- Impact – Real Estate and Other Impacts
- Projected Impacts – HFFI-FA Awardee

Application Submission Process



Manual/User Interface Method

Home Organizations Allocations Contacts Service Areas Awards Reporting Schedule More

Recent Items

- TestUser Org02AR01
- CACR-00010078
- Test Applicant Org 02
- RS-164412
- P-084712
- P-084708

My Tasks

Today

Completed	Date	Status	Subject
-----------	------	--------	---------

Calendar
February 4, 2024 - February 10, 2024

GMT-5 SUN 4 MON 5 TUE 6 WED 7 THU 8 FRI 9 SAT 10

1pm

- CMF Performance Report
- Closeout Reports
- Multi-CDE Projects
- TLR Notes
- TLR Projects
- Loan Source and Disburs...
- CDFI TLR**
- Consumer Loans/Investm...
- TLR import/Export/Certif...**

Bulk Upload Method

Application Submission Process



Manual/User Interface – Entity picks TLR type

Community Development Finan... x amis.cdfifund.gov/apex/NewCDF... x

← ↻ https://amis.cdfifund.gov/apex/NewCDFITLRSplash

CDFI TLR Edit Next Cancel

Please select a Record Type and Organization

Record Type Input: Organization Name 🔍

- None--
- Full CDFI TLR
- Abbreviated CDFI TLR

Next Cancel

Application Submission Process



Manual/User Interface – Entering Loan Purchase and Financial Service

The screenshot displays the CDFI FUND web application interface. At the top, there is a navigation bar with the CDFI FUND logo on the left, a search bar, a notification bell, and a user profile for 'TestUser Org02AR01'. Below the navigation bar is a menu with the following items: Home, Organizations, Allocations, Contacts, Service Areas, Service Requests, Awards, Reporting Schedule, and More (with a dropdown arrow).

The main content area shows the details for 'Organization Test Applicant Org 02'. The organization name is displayed with a grid icon. To the right of the name are three buttons: 'Edit', 'Refresh SAM', and 'Printable View' (with a dropdown arrow). The dropdown menu is open, showing the following options: 'New A-133 Audit Report', 'New ILR', 'Add Related Attachment', 'New Org Board', 'New CDFI Loan Purchase', and 'New Financial Service'. The last two options are highlighted with a red box.

The organization details are as follows:

Type	Phone	Website	Organization Owner	Industry	Mailing Address
	(000) 000-0000		System Administrator II		1234 Test Street city, AK 55555 USA

Below the details, there are two tabs: 'Details' (selected) and 'Related'. Under the 'Details' tab, the following information is shown:

Organization Name	Phone
Test Applicant Org 02	(000) 000-0000

Application Submission Process



Bulk Upload Method: TLR Data Export Template



TestUser Org02AR01

- Home
- Organizations
- Allocations
- Contacts
- Service Areas
- Service Requests
- Awards
- Reporting Schedule
- More ▾

Organization

Organization Name: Test Applicant Org 02 [Change Organization](#)

[Certify CDFI TLR](#) Fiscal Year to Certify-CDFI: 2023

[Calculate Target Market Data](#) Fiscal Year to Calculate Target Market Data:

Import/Export Guidance

[CDFI Import/Export Guidance](#)

TLR Data Export Template

▼ CDFI CSV

- | | |
|---|--|
| New_CDFI_TLR_Project_August_2020.csv | New_CDFI_TLR_Address_August_2020.csv |
| New_Consumer_Loans_Investments_Originated_August_2020.csv | New_GEOCODING_Address.csv |
| New_Financial_Service.csv | New_Abbreviated_TLR.csv |

▼ CDFI XML

- | | |
|---|--|
| CDFI_TLR_Xml_Schema.xsd | Abbreviated_TLR_Xml_Schema.xsd |
| Consumer_Loans_Investments_Originated.xsd | Financial_Service_Xml_Schema.xsd |

Application Submission Process



- Step 2:
 - Target Market Calculator

Organization

Organization Name: Test Applicant Org 02

Fiscal Year to Calculate Target Market Data:

Application Submission Process



Target Market Calculator Sample Results

Target Market Calculation Results in Fiscal Year 2023 for Test Applicant Org 02

▼ **Threshold Results**

Has the Target Market Threshold been reached? Yes

The Target Market Amount Threshold is: 60.000% The Target Market Count Threshold is: 60.000%

Has the Designated Native Threshold been reached? No

The Designated Native Amount Threshold is: 50.000% The Designated Native Count Threshold is: 50.000%

▼ **Single Fiscal Year Threshold PASS**

Target Market Data has been calculated for fiscal year 2023.

Target Market Qualified Amount is: \$12000 The Target Market Qualified Count is: 12

The Target Market Total Amount is: \$13000 The Target Market Total Count is: 13

The Target Market Amount Percentage is: 92.308% The Target Market Count Percentage is: 92.308%

▶ **Rolling Average Threshold PASS**

▶ **Affiliate Organization Threshold PASS**

▶ **Non-Metro Threshold PASS**

▶ **Customized Investment Area Threshold PASS**

▶ **Designated Native Area Threshold FAIL**

Application Submission Process



CDFI Certification Application in AMIS

Control Number
241CE055045

Progress: 0% Complete

Table of Contents

- Application Instructions
 - Obtaining Determination Of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded Or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies
- Basic Information
- Financial Products and Financial Services
- Legal Entity
- Primary Mission
- Financing Entity
- Target Market
- Development Services
- Accountability

2022 CDFI-CERT

Application Completion Steps

If you have questions regarding the CDFI Certification Application process, you may contact the CDFI Fund Office of Certification Policy and Evaluation team by submitting a Service Request in AMIS.

Information regarding the CDFI Certification Application and the Application process can also be obtained by visiting the CDFI Fund's CDFI Certification webpage.

CDFI Certification Applicants must follow the detailed CDFI Certification Application instructions provided in the CDFI Certification Supplemental Guidance and Tips manual (available at [CDFI Certification - Apply | Community Development Financial Institutions Fund \(cdfifund.gov\)](#)) in order to properly complete an Application.

If a submitted CDFI Certification Application does not comply with an instruction(s) in the CDFI Certification Supplemental Guidance and Tips manual, the Application may be rejected as incorrect, invalid or incomplete.

If the CDFI Certification Supplemental Guidance and Tips manual is not available when an Applicant is preparing its CDFI Certification Application, the CDFI Fund strongly urges the Applicant to wait to submit the Application until the intended submission can be checked against the instructions in that manual.

The mission of the CDFI Fund is to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders, investors and financial service providers.

[Need Help?](#)

Application Submission Process



- Step 3:
 - SECTION 0 (Flexibility Consideration) – Obtaining CDFI Certification-related Determinations on new Financial Product type(s), new Financial Services type(s), amended responsible financing practice(s), new disregarded or included major Use(s) Of Assets/Staff Time, new Targeted Population(s), and new/amended Target Market assessment methodology(ies)

Control Number
241CE065845

Progress: 0% Complete



Table of Contents

Application Instructions

Obtaining Determination Of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded Or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies

Obtaining Determination Of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded Or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies - General

CDFI CERT Proposals Confirmation Attestation

Basic Information

Financial Products and Financial Services

Legal Entity

2022 CDFI-CERT - Obtaining Determination Of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded Or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies - Obtaining Determination Of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded Or Included Major Assets/Staff Time, Targeted Populations, And Target Market Assessment Methodologies - General

Bookmark Subsection

If you select YES to any of the below questions, OD01 - OD05, please do not continue to complete the application until your CDFI proposal review has been approved or rejected.

If you select NO to ALL of the below questions, OD01 - OD05, please continue on with completing the application.

OD01 - Does the Applicant want to propose a similar Financial Product or similar Financial Services that are not currently pre-approved?*

OD02 - Does the Applicant want to propose an amended responsible financing practice standards?*


OD03 - Does the Applicant want to propose major assets and/or staff time to be disregarded or included for purposes of the Financing Entity predominance test?*

OD04 - Does the Applicant want to propose additional Targeted Population(s)?*

OD05 - Does the Applicant want to propose other Target Market Assessment Methodologies?*

Save

CDFI CERT Proposals Confirmation Attestation

 [Bookmark Subsection](#)

If you selected YES to any of the above questions, OD01 - OD05, please do not continue to complete the application until your CDFI proposal review has been approved or rejected.

If you selected NO to ALL of the above questions, OD01 - OD05, please continue on with completing the application.

I hereby certify that all of the information provided in Questions OD01 - OD05 are true, accurate and complete and the appropriate subsections are complete in the entirety and ready for their CDFI proposal review.

Check the box below to lock and save your CDFI Certification Application proposal responses. You must complete all the fields in this section, select the checkbox in the field below, and click the "Save" button to successfully submit your CDFI Certification Application proposals.*

CDFI Proposals Review Status:

This field will only be populated if any of the above questions, OD01 - OD04, were answered YES and the review has been completed.

Save

If you have identified the need for one or more considerations that must be approved prior to the submission of a CDFI Certification Application, the CDFI Fund will review each consideration and reach out to you within 90 days. If the CDFI Fund needs additional time to complete its review, you will be notified in advance. If you continue with the Application without receiving notification of Approval from the CDFI Fund, you will not be able to submit the Application. Please review your responses and make any appropriate changes.

If you have not identified the need for a consideration, you must complete the Transaction Level Data before completing and submitting the CDFI Certification Application.

Application Submission Process



- Step 4:
 - Completing and Submitting the CDFI Certification Application
 - Basic Information
 - Legal Entity
 - Primary Mission
 - Financing Entity
 - Target Market
 - Development Services
 - Accountability
 - Non-Government Entity
 - Native American CDFI Designation



Control Number

241CE085645



Progress: 2% Complete



Table of Contents



Basic Information



Applicant Basic Information



Board and Executive Staff

Demographic Information



Financial Products and Financial Services



Legal Entity



Primary Mission



Financing Entity



Target Market



Development Services



Accountability



Non-Government Entity



Native American CDFI Designation



2022 CDFI-CERT - Basic Information - Applicant Basic Information

Applicant Basic Information

Bookmark Subsection

BI01 - Applicant - Entity Name: *

Test Applicant Org 02

BI02 - Applicant - Financial Institution Type: *

Credit Union

BI03 - Applicant - Depository Institution Holding Company: *

BI04 - Applicant - Minority Depository Institution (as designated by the FDIC or NCUA): *

Yes

BI05 - Applicant - Employer Identification Number (EIN): *

20-1780702

BI06 - Applicant - Unique Entity ID: *

012345678912

Control Number
241CE085845

Progress: 2% Complete

Table of Contents

- Applicant Basic Information
- Board and Executive Staff
- Demographic Information

Financial Products and Financial Services

Legal Entity

Primary Mission

Financing Entity

Target Market

Development Services

Accountability

Non-Government Entity

Native American CDFI Designation

Attestation and Submission

2022 CDFI-CERT

Attestation and Submission

Electronic Signature Attestation

By selecting the checked box: I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001). By selecting the checked box: I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001).

By selecting this checkbox, I agree to the terms stated above. *(Any Authorized Representatives; Any Point of Contacts)*

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named entity's certification as a CDFI is true, accurate and complete. The submission of such information has been duly authorized by the above-named entity's governing body.

By selecting this checkbox, I agree to the terms stated above. *(Any Authorized Representatives)*

CDFI CERT Proposals Confirmation Attestation

I hereby certify that all of the information provided in connection with the above-named entity's certification as a CDFI has been reviewed and updated based on the CDFI Proposal Review process.

By selecting this checkbox, I agree to the terms stated above. *(Any Authorized Representatives)*

Submit Application

CDFI Certification Review Process



- What happens once the CDFI Certification Application has been submitted?
 - Data Cleansing
 - Two levels of internal review
 - Final determination
 - Certified
 - Determination notification
 - Logo & Logo Resource Guide
 - CDFI Certification Agreement
 - Executed CDFI Certification Agreement
 - Not Certified
 - Determination notification
 - Debrief, as requested.

CDFI Certification: Technical Assistance



- AMIS Service Request/Helpdesk
- Frequently Asked Questions
- YouTube Videos
- Monthly Interactive Conference Calls

Presentation Roadmap



Welcome and Introductions

Overview of CDFI Certification Application Submission

Important CDFI Certification Related Dates

Contact Information

Important CDFI Certification Related Dates



- The CDFI Fund opened the CDFI Certification Application AMIS submission portal on December 21, 2023.
- Only non-certified organizations are able to immediately apply for CDFI Certification at this time.
- Submission deadline for notification of intent to submit an early reapplication was February 1, 2024. It must have been received by the CDFI Fund via an AMIS Service Request no later than 11:59 pm ET. Applications should be submitted between May 31 – July 31, 2024.
- All other currently Certified CDFIs are required to reapply for Certification using the revised version of the Certification Application between Aug 1 – Dec 20, 2024.

Presentation Roadmap



Welcome and Introductions

Overview of CDFI Certification Application Submission

Important CDFI Certification Related Dates

Contact Information

Contact Information



- For questions about CDFI Certification contact the CDFI Fund’s Office of Certification Policy and Evaluation via email at ccme@cdfi.treas.gov or AMIS Service Request.
- For questions about the ACR or TLR contact the CDFI Fund’s Office of Financial Strategies and Research via cdfi-financialstrategiesandresearch@cdfi.treas.gov or AMIS Service Request.
- Detailed guidance information is also available in a Frequently Asked Questions (FAQs) document available on the CDFI Fund website at <https://www.cdfifund.gov/programs-training/certification/cdfi/apply-step> please check this page regularly for updated information.