

COMMUNITY DEVELOPMENT ENTITY

CDE CERTIFICATION APPLICATION

GUIDANCE MANUAL

UPDATED SEPTEMBER 2025



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INTRODUCTION

Introduction

CDFI Mission

What is a CDE?

CDE Certification Criteria

CDFIs and SSBICs

Objective

1. Introduction

Entities seeking [Community Development Entity \(CDE\)](#) Certification must submit a **CDE Certification Application** to the [Community Development Financial Institutions Fund \(CDFI Fund\)](#) through the [Awards Management Information System \(AMIS\)](#).

This certification is required to apply for participation for a [New Markets Tax Credit](#) Program (NMTC Program) Allocation, but it does not guarantee an Allocation of tax credits. Entities can participate in the program as an investor, Qualified Active Low-Income Community Business (QALICB), or project sponsor without being certified as a CDE. To begin the CDE Certification Application process, the entity **must** first have an AMIS account.

Important

To begin the Application process, the organization must have an active AMIS account. For guidance on creating an account, refer to the [AE101: Getting Started – Navigating AMIS \(for CDFI Fund External Users\)](#) training manual.

1.1 CDFI Fund Mission

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

1.2 What is a CDE?

A CDE, is a domestic corporation or partnership that serves as an intermediary for providing loans, investments, or financial counseling in [Low-Income Communities \(LICs\)](#). CDE Certification is required for entities to apply for NMTC Allocations. Certified CDEs may also participate in the NMTC program by receiving investments or loans from CDEs with Allocations, or by selling qualifying loans to them.

To be certified as a CDE, an [Applicant CDE](#) must submit a CDE Certification Application and demonstrate that it meets the CDFI Fund's three **CDE Certification criteria** outlined below.

1.3 CDE Certification Criteria

To qualify for CDE Certification, an Applicant CDE (and any Subsidiary entity it seeks to certify) must meet the following three criteria:

1. Legal Entity Requirements

An entity must:

- Be a legal entity as of the date the CDE Certification Application is submitted.
- Have organizing documents, such as Articles of Incorporation, filed with a government agency responsible for the registration or oversight of entities operating within a certain jurisdiction or industry, such as:
 - The State in which it was legally established,
 - A [tribal government](#), or
 - A federal regulator.

***Note:** If the entity under review was not legally established by the date the CDE Certification Application was signed by the Authorized Representative, it is not considered to be a legal entity and will not meet the Legal Entity requirement.*

2. Primary Mission Test

The entity must demonstrate that it has a **binding or governing leadership-approved Primary Mission** of serving or providing capital to LICs or LIPs, with approval documented by incorporators, the Governing Board, the owner, the managing member, or other governing leadership.

3. Accountability Test

The entity must:

- Demonstrate accountability to LIC residents through their representation on Governing Boards or Advisory Boards in AMIS.
- Ensure that at least 20% of board members represent LICs, either as:
 - Residents, or
 - Individuals whose work/activities make them accountable to such residents.

Additional Guidance:

- CDEs serving multiple areas can establish **local Advisory Boards** for each community.
- For **limited partnerships**, the test can be satisfied through representation on the **managing partner's board**.
- Alternative engagement methods, such as focus groups, **do not** satisfy this statutory requirement.

1.4 CDFIs and SSBICs

Entities that are **currently certified by the CDFI Fund** as Community Development Financial Institutions (CDFIs) and entities that have been designated by the Small Business Administration (SBA) as Specialized Small Business Investment Companies (SSBICs) are presumed to **automatically meet** the **CDE Certification criteria**.

However, these entities **must** still:

- Submit the required CDE Certification information, such as CDE Certification Organization Board records in AMIS, for the CDE-CDFI-Certified Application.

Special Instructions for SSBICs

For **SSBICs seeking CDE Certification**, submit a Service Request in AMIS or email ocpecert@cdfi.treas.gov.

1.5 Objective

This training manual provides **step-by-step instructions** for completing and submitting a CDE Certification Application in AMIS. It also provides background information and clarifies submission types based on an entity's certification status.

Information Boxes and Hyperlinks

This guidance document uses colored information boxes and hyperlinks to highlight key guidance and improve navigation:

- **Yellow information boxes** – Highlight important information, cautions, or warnings that require special attention when completing the Application.
- **Blue callout boxes** – Provide tips, reminders, or helpful suggestions to assist with understanding requirements or completing steps efficiently.
- **Slate gray hyperlinks** – Link directly to glossary entries for defined terms. Hover over the link to view a brief description in a ScreenTip; click the link to open the full glossary definition.
- **Capitalized terms** – Refer to definitions provided in the Glossary (Section 6). Unless otherwise noted, all such terms carry the specific meanings assigned there.

These tools are provided for reference only and do not replace required Application responses or attachments in AMIS.

APPLYING FOR CDE CERTIFICATION

Application Types

Timing and Deadlines

2. Applying for CDE Certification

Once an Applicant CDE has an active AMIS account, it must complete and submit a **CDE Certification Application** through the system. AMIS will automatically determine which version of the Application to launch based on the organization's current certification status with the CDFI Fund.

Applicant CDEs may apply:

- On behalf of themselves only, or
- On behalf of themselves and one or more Subsidiary entities.

Each entity included in the Application must:

- Be a legally established domestic corporation or partnership.
- Have a valid Employer Identification Number (EIN).

Note: *Subsidiaries and Affiliates of certified entities are not automatically certified as CDEs. The parent entity must submit a CDE Certification Application to include them.*

2.1 Application Types in AMIS

AMIS will automatically route the Applicant CDE to complete one of the following CDE Certification Application types:

Application Type	Description
CDE-Cert-NotCertified	For organizations not yet certified by the CDFI Fund or designated as a SSBIC by the SBA. This includes two variations: <ul style="list-style-type: none">• Type A: Applying on behalf of themselves only• Type B: Applying on behalf of themselves and one or more Subsidiaries
CDE-Cert-Certified	For organizations that are already CDE Certified and are applying to certify additional Subsidiaries. <ul style="list-style-type: none">• Type C: Applying to add one or more subsidiaries
CDE-CDFI-Certified	For currently Certified CDFIs seeking initial CDE Certification
CDE-SA Amendment	For amendments to an existing CDE's certified Service Area (SA). Refer to the CDE Certification Service Area Amendment Guidance for instructions.

Note: *If the organization is both CDE and CDFI certified, AMIS will not launch a new CDE Certification Application unless it is for Subsidiary CDE Certification.*

2.2 Timing and Deadlines

Applicants may submit a CDE Certification Application through AMIS at any time, unless otherwise directed by the CDFI Fund. However, to be eligible to apply for a NMTC Allocation in a given round, a CDE must be certified as of the publication date of the applicable NMTC Notice of Allocation Availability (NOAA) in the Federal Register.

The application process begins with organizations setting up a profile and submitting their Application in AMIS. Once an Application has been reviewed and completed, a determination letter is generated and sent via AMIS. These letters communicate the decision rendered on the Application. Approval letters include the Applicant CDE(s) control number(s) for reference, the Subsidiary name, approved Service Area(s), and CDE Certification status. Denial letters provide a brief explanation of the reason for denial. Applicant CDEs are encouraged to submit a Service Request in AMIS if they need additional information or clarification.

Note: *It is important that Applicant CDEs keep their contact information current in AMIS, as this is the primary way the CDFI Fund communicates updates and decisions regarding Applications.*

CDE-CERT-NOTCERTIFIED

Basic Information – Applicant CDE

Legal Entity

Primary Mission

Boards

Service Areas

Subsidiaries

Attestation and Submission

3. CDE-Cert-NotCertified

Applicant CDEs that are not currently certified as a CDE and are seeking initial certification will receive the **CDE-Cert-NotCertified**, which is the **full version** of the CDE Certification Application.

These Applicant CDEs must provide complete organizational information, demonstrate that they meet the CDE Certification requirements, and complete attestation.

- [Basic Information - Applicant CDE](#)
- [Legal Entity](#)
- [Primary Mission](#)
- [Boards](#)
- [Service Areas](#)
- [Subsidiaries](#)
- [Attestation and Submission](#)

Note!

AMIS will **automatically** initiate the **CDE-Cert-NotCertified** Application if:

- **Type A:** An Applicant CDE is applying for initial CDE Certification only on behalf of itself, or
- **Type B:** An Applicant CDE is applying for initial CDE Certification on behalf of itself and one or more Subsidiary entities.

CDE-Cert-NotCertified Application Section Summary

Application Section	Required Actions	Requirements
Basic Information – Applicant CDE	<ul style="list-style-type: none"> • Review Name, Address, and EIN • Enter Basic Information 	<ul style="list-style-type: none"> • Auto populated from Applicant CDE's AMIS account • Official IRS EIN letter
Legal Entity	<ul style="list-style-type: none"> • Confirm legal status as a domestic corporation or partnership with EIN 	<ul style="list-style-type: none"> • Articles of Incorporation, Certificate of Formation, Organization Certificate • Official IRS EIN letter
Primary Mission	<ul style="list-style-type: none"> • Enter Primary Mission statement • Select/upload supporting governing document 	<ul style="list-style-type: none"> • Board-approved resolution/Mission statement • Articles of incorporation • Annual report with letter
Boards	<ul style="list-style-type: none"> • List Organization Board members • Identify LIC representation information • Select board type (Governing or Advisory) 	<ul style="list-style-type: none"> • Organization Board record in AMIS • Address, FIPS Code, Employer Information • Additional information required for Advisory Boards. See 3.4 Boards Section
Service Areas	<ul style="list-style-type: none"> • Select Service Area (national, state, etc.) • Provide rationale 	<ul style="list-style-type: none"> • None unless unusual geographic justification is required

Application Section	Required Actions	Requirements
Subsidiaries	<ul style="list-style-type: none"> List Subsidiary name/EIN Verify each meets all certification tests 	<ul style="list-style-type: none"> Subsidiary formation documents Mission documents Board rosters
Attestation and Submission	<ul style="list-style-type: none"> Authorized Representative checks attestation box and submits 	<ul style="list-style-type: none"> None – electronic attestation only

Procedures

To complete the Application:

1. From the **Organization Detail** page, navigate to the **Program Profiles** related list.
2. Click the **Program Profile Name** associated with the **CDE-CERT** Program Profile. This will open the **CDE-CERT Program Profile Detail** page.
3. Click the **Apply for CDE Certification** button.

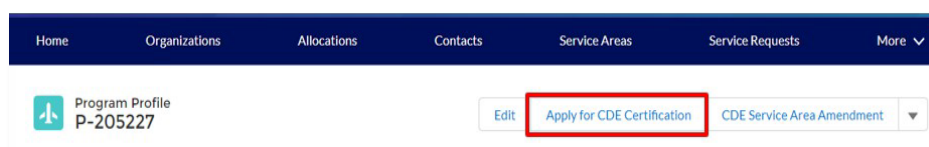


Figure 1: Apply for CDE Certification Button (CDE-Cert-NotCertified)

4. AMIS will redirect you to the **CDE-Cert-NotCertified** Certification Application.

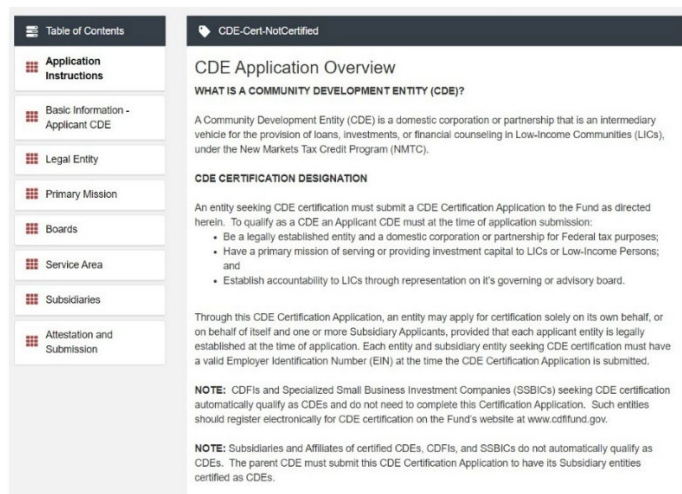


Figure 2: CDE-Cert-NotCertified Application

Tip

If you **do not** see the **Apply for CDE Certification** button, verify that your Program Profile is correctly associated with the CDE-CERT program and that you have proper AMIS permissions.

3.1 Basic Information – Applicant CDE Section

The Basic Information section collects foundational details about the Applicant CDE. This includes the organization's legal status, mailing address, and the types of geographic markets it serves. All information in this section must be accurate and consistent with the Applicant CDE's AMIS Organization Record and official documentation.

What This Section Covers

The Basic Information – Applicant CDE section includes three required subsections. Together, they establish the Applicant CDE's legal identity, point of contact, and the general scope of its service activities. Each subsection must be completed and saved before the Application can proceed.

- [Applicant Information](#): Collects key organizational details such as the Applicant CDE's legal name, EIN, entity structure, products and services offered, and designated contacts. This information must align with the Applicant CDE's AMIS Organization Record and official documentation.
- [Applicant Address](#): Displays the mailing address for the Applicant CDE as recorded in AMIS. If updates are needed, they must be made in the Organization Detail page and cannot be edited directly within the Application.
- [Market Served](#): Requires the **Applicant CDE only** to estimate the percentage of its total activities provided to Major Urban Areas, Minor Urban Areas, and Rural Areas (defined as Non-Metropolitan Counties). These entries must total exactly 100%, even if one or more categories do not apply.

3.1.1 Applicant Information Subsection

The **Applicant Information Subsection** collects key identifying details about the Applicant CDE, including:

- **Name of Applicant**
- **Employer Identification Number (EIN)**
- **EIN Documentation** (uploaded file evidencing a valid EIN)
- **Structure of the Applicant CDE**
- **Products and Services** offered or to be offered
- **Authorized Representative** for the Application
- **Point(s) of Contact** for the Application
- **Real Estate Financing** (if applicable)
- **Structure for Applicant CDE Controlling Entity** (if applicable)

These fields must be accurate and align with the organization's AMIS profile and official documentation.

***Note:** Some fields, such as Name of Applicant and EIN, are auto filled from the AMIS Organization Record and cannot be edited directly in the Application. If incorrect, the Applicant CDE must submit a Service Request in AMIS to update the record.*

Why This Section Matters

This subsection confirms and verifies the Applicant CDE's legal status and structure, identifies who is authorized to certify and submit the Application, and outlines the services the Applicant CDE offers. Inaccuracies here can lead to submission blocks or delays in processing.

Procedures

Complete the following fields in the Applicant Information Subsection to ensure the Application meets the CDFI Fund's requirements. Review each field carefully for accuracy, and follow the instructions provided to upload documentation or initiate changes where required.

5. Product and Services

Select one or more categories from the Products and Services list that the Applicant CDE offers or will offer.

6. Authorized Representative

Enter the name of the Authorized Representative, identified on the AMIS Organization Detail Page.

- This individual will certify the Application and approve its submission.
- If no Authorized Representative is selected, you will not be able to submit the Application.

7. Point(s) of Contact

Enter the name of the Point of Contact listed on the AMIS Organization Detail Page.

8. Real Estate Financing

If “Real Estate Financing” was selected for Question #5, select **only one** accompanying sub-category.

9. Structure of App CDE Controlling Entity

If the Applicant CDE has a Controlling Entity, such as a holding company or foundation, select one or more options that describe the structure of the controlling entity. See [Control](#) for definition.

4. Structure of the Applicant CDE

- Certified CDFI
- Faith-Based Institution
- For-profit
- Government-controlled entity
- Minority Owned or Controlled
- New Markets Venture Capital Company
- Non-profit
- Publicly traded company
- Real Estate Development Company
- SBIC
- Specialized SBIC
- Thrift, Bank or bank holding company
- Tribal Entity

5. Products and Services ?

- Real estate Financing
- Microenterprise Financing
- Financing other CDEs
- Loan purchase from other CDEs
- Financial Counseling and Other Services

6. Designate an *Authorized Representative* for this Application: *

Search Records... [Clear](#)

7. Designate one or more Point(s) of Contact for this Application: *

Search Records... [Clear](#)

8. Real Estate Financing

9. Structure of App CDE Controlling Entity

- Certified CDFI
- Faith-Based Institution
- For-profit
- Government-controlled entity
- Minority Owned or Controlled
- New Markets Venture Capital Company
- Non-profit
- Publicly traded company
- Real Estate Development Company
- SBIC
- Specialized SBIC
- Thrift, Bank or bank holding company
- Tribal Entity
- NA

[Save](#)

Figure 4: CDE-Cert-NotCertified Application, Applicant Information Subsection (Continued)

10. Once the Applicant Information subsection is complete and saved, proceed to the **Applicant Address** and **Market Served** subsections to finish the Basic Information section.
11. Click **Save** to mark the subsection as complete.

3.1.2 Applicant Address Subsection

The **Applicant Address** subsection is used to confirm the official **mailing address** of the Applicant CDE as recorded in AMIS.

This address should match the one the organization uses for formal communications with the CDFI Fund.

Why This Section Matters:

The mailing address listed here will be used by the CDFI Fund for official notices and correspondence. It should be regularly monitored and kept up to date.

Procedures

Review the mailing address listed in the **Applicant Address Subsection**. This address is pulled directly from the organization's AMIS profile and cannot be edited within the Application.

If the information is incorrect, follow the steps below to update the address in the Organization Detail page before proceeding.

1. Review the mailing address displayed.
 - This information is pulled from the **AMIS Organization Detail** page.
2. If the address is incorrect:
 - Return to the Organization Detail page in AMIS to make corrections.
 - Changes made there will auto-populate into the Application when refreshed.
3. Click **Save** to mark the subsection as complete.

Note: The mailing address field in the Application is not editable directly. All updates must be made in the Organization Record.

The screenshot shows the 'Applicant Address Instructions' page. On the left is a sidebar with a 'Table of Contents' and a list of sections: Application Instructions, Basic Information - Applicant CDE, Applicant Information (with sub-items 'Applicant Address' and 'Market served'), Legal Entity, Primary Mission, Boards, Service Area, Subsidiaries, and Attestation and Submission. The 'Applicant Address' item is highlighted with a red box. The main content area is titled 'Applicant Address Instructions' and includes a 'Bookmark Subsection' link. It contains two sections: 'Applicant Address Mailing' and 'Applicant Address Shipping'. Each section has input fields for Address, City, State, and Zip Code. The 'Mailing' section fields are populated with '7400 NW 29th Street', 'Margate', 'FL', and '33063'. The 'Shipping' section fields are also populated with the same information. A 'Save' button is located at the bottom right of the form.

Figure 5: CDE-Cert-NotCertified Application, Applicant Address Subsection

3.1.3 Market Served Subsection

This subsection requires the Applicant CDE to estimate the percentage of its total activities that are provided to different types of geographic markets.

Why This Section Matters

The CDFI Fund uses this information to evaluate the Applicant CDE's operational focus and reach. Understanding the Applicant CDE's distribution across **Major Urban**, **Minor Urban**, and **Rural Areas** helps ensure alignment with program goals and informs review of the entity's Service Area claims. Percentages must be accurate, as they directly support other Application components.

Procedures

1. Enter the estimated percentage of total activities provided by the Applicant CDE to each of the following market types:
 - (i) Major Urban Areas
 - (ii) Minor Urban Areas
 - (iii) Rural Areas
2. All three fields are required.
 - If a market does **not apply**, enter **"0"**.
 - Do **not** leave any field blank.
3. Ensure the total equals exactly 100%.
 - The Application will not allow submission if the total of all three entries does not equal 100.00%.
4. Click **Save** to mark the subsection as complete.

Note: Decimal values are accepted but must not cause the total to exceed or fall below 100.00%.

Market Served	Percentage
(i) % of Major Urban Areas * ?	<input type="text"/> % 0 Decimal Places
(ii) % of Minor Urban Areas * ?	<input type="text"/> % 0 Decimal Places
(iii) % of Rural Areas * ?	<input type="text"/> % 0 Decimal Places
Total of (i), (ii) and (iii) must equal 100%	<input type="text"/> 0.00

Figure 6: CDE-Cert-NotCertified Application, Market Served Subsection

3.2 Legal Entity Section

This section verifies that the Applicant CDE and any Subsidiary Applicants are legally established and eligible to be certified as CDEs. The CDFI Fund will not review or approve an Application unless all entities listed meet the basic legal and tax classification requirements outlined below.

Eligibility Requirements

As of the date the Certification Application is submitted, an Applicant CDE must:

- Be **duly organized and validly existing** under the laws of the state jurisdiction in which it is incorporated or established;
- Be classified as a **domestic corporation or partnership** for federal tax purposes;
- Be the primary holder of a valid Employer Identification Number (EIN) issued by the IRS; and
- If the Applicant CDE is a **bank, thrift, or credit union**, it must hold a charter issued by an appropriate federal or state regulatory agency.

Automatic CDE Designation

CDFIs certified by the CDFI Fund and SSBICs certified by the SBA are automatically deemed to be CDEs.

See [CDFIs and SSBICs](#) for more information.

An organization **cannot** apply for CDE certification if it:

- Is not yet a legal entity,
- Does not have a valid EIN, or
- Is not classified as a domestic corporation or partnership for federal tax purposes.

Note: *Applications that fail to meet the Legal Entity requirements will be **declined without substantive review**.*

Subsidiary Applicants

An Applicant CDE may include one or more **Subsidiary Applicants** under a single, combined CDE Certification Application. However, each entity seeking CDE Certification must submit:

- Documentation verifying legal entity status; **and**
- A unique, valid EIN

An Applicant CDE **may not** apply on behalf of Subsidiary Applicants if those subsidiaries:

- Are not yet legally established,
- Are not domestic corporations or partnerships for federal tax purposes, or
- Do not have a unique EIN.

What This Section Covers

The Legal Entity section is divided into multiple subsections that collectively assess whether the Applicant CDE and any Subsidiary entities meet the structural and governance standards for CDE Certification. These subsections include:

- [Legal Entity](#): Verifies legal formation, EIN ownership, and submission of supporting documentation.
- [CDE & LLC](#): Captures additional information if the Applicant CDE is a Limited Liability Company (LLC), including documentation about managing members and tax classification.

3.2.1 Legal Entity Subsection

This subsection confirms that the Applicant CDE (and any Subsidiary Applicants) is legally established and meets the structural and tax classification requirements for CDE Certification.

Why This Section Matters

CDE Certification cannot be granted unless the Applicant CDE is a valid legal entity under the laws of its jurisdiction and is recognized as a domestic corporation or partnership for federal tax purposes. The CDFI Fund uses this section to confirm legal status, federal classification, and eligibility to hold an NMTC Allocation. If the entity fails to meet these criteria, the Application will be **declined without substantive review**.

Procedures

1. Confirm Legal Entity Status

- Answer **Yes** or **No** to indicate whether the Applicant CDE is currently established as a legal entity.

The screenshot shows the 'Legal Entity' subsection of the 'CDE-Cert-NotCertified' application. The left sidebar contains a 'Table of Contents' with the following items: Application Instructions, Basic Information - Applicant CDE, Legal Entity (highlighted with a red box), CDE & LLC, Primary Mission, Boards, Service Area, Subsidiaries, and Subsidiary Applicants Included?. The main content area is titled 'Legal Entity Instructions' and includes a 'Bookmark Subsection' button. The instructions are divided into two sections: 'DOCUMENTATION:' and 'NOTE:'. The 'DOCUMENTATION:' section lists the required documents: Articles of Incorporation, Certificate of Formation, Organization Certificate, and Other. The 'NOTE:' section states that if the Applicant CDE is attempting to certify one or more Subsidiary Applicants as CDEs through this application, it must also upload a copy of each Subsidiary Applicants in the Subsidiary subsection. Below the note, there is a section for 'Upload a copy of the Applicant CDEs official IRS notification regarding assignment of an EIN. An Applicant CDE that is already a certified CDE does not need to resubmit this information. The Fund will only accept the following EIN documentation:'. This section lists three options: Official letter from IRS providing EIN, Confirmation fax from local IRS office with the organization's name and EIN, or A printout of completed and submitted online SS-4 (with organization's EIN in upper right hand corner) from IRS' website, accompanied by a printout of the online confirmation of receipt of EIN from IRS' website. This online confirmation will contain only the EIN and will not contain the organization's name, but the EIN should match that which appears on the accompanying SS-4. Below this, there is a section for 'Official letter from IRS providing EIN, Confirmation fax from local IRS office with the organization's name and EIN, or A printout of completed and submitted online SS-4 (with organization's EIN in upper right hand corner) from IRS' website, accompanied by a printout of the online confirmation of receipt of EIN from IRS' website. This online confirmation will contain only the EIN and will not contain the organization's name, but the EIN should match that which appears on the accompanying SS-4. Documentation must clearly identify both the entity's legal name and its EIN. Attach a copy of the official IRS EIN notification for each Subsidiary Applicant(s) seeking CDE certification. A tip is provided: 'Tip: For additional information on how to obtain an EIN from the IRS, or how to obtain IRS notification regarding the assignment of an EIN, please review the CDE Certification Q&A document on the Fund's website at www.cdfifund.gov'. At the bottom of the instructions, there is a question: '1. Is the Applicant established as a legal entity?'. Below the question is a dropdown menu with a downward arrow. A 'Save' button is located at the bottom right of the form.

Figure 7: CDE-Cert-NotCertified Application, Legal Entity Subsection

- If the Applicant CDE answers “**Yes**” to the question *Is the Applicant established as a legal entity?*, additional fields will be displayed (see Figure 8).
- Selecting “**No**” will prevent the Application from being submitted and generate an error message (see Figure 9).

1. Is the Applicant established as a legal entity? *

Yes

1.1 Establishment Date *

12/27/2023

1.2 Current Assets to Date

\$

2 Decimal Places

1.3 Indicate the type of document and attach * ?

Articles of Incorporation or Organization
Other Incorporation document

DRAG & DROP
Upload Document Here *

Save

Figure 8: CDE-Cert-NotCertified Application, Legal Entity Subsection (if Question 1 is Yes)

1. Is the Applicant established as a legal entity? *

You need to be a Legal Entity. You will be unable to submit this application if No is selected.

No

Figure 9: CDE-Cert-NotCertified Application, Legal Entity Subsection (if Question 1 is No)

2. Enter the Legal Entity Establishment Date

- Provide the date the entity was legally formed under state or tribal jurisdiction.

3. Enter Current Assets to Date

- Enter the Applicant CDE's current assets (to two decimal places), as of the date of Application.

4. Upload Legal Entity Documentation

- Upload one of the following acceptable documents:
 - Articles of Incorporation
 - Certificate of Formation
 - Organization Certificate
 - Other formal organizing documents filed with a state or tribal authority

Note: Documentation must clearly show the entity's legal name and the Employer Identification Number (EIN).

5. Indicate the Type of Document

- Select from the dropdown list to indicate which type of organizing document is attached.

Note: If the Applicant CDE includes Subsidiary Applicants, each Subsidiary must also upload valid legal documentation in the Subsidiary subsection.

6. Click **Save** to mark the subsection as complete.

3.2.2 CDE & LLC Subsection

This subsection determines whether the Applicant CDE is an LLC, which affects how it must be classified for federal tax purposes to remain eligible for CDE Certification.

Why This Section Matters

Only entities treated as **domestic corporations or partnerships** for federal income tax purposes are eligible for CDE Certification. If the Applicant CDE is an LLC, additional questions will be displayed to confirm the entity's structure and tax classification.

Procedures

1. Indicate LLC Status

- Select **Yes** or **No** in response to Is the Applicant CDE a Limited Liability corporation (LLC)?

The screenshot shows the 'CDE-Cert-NotCertified - Legal Entity - CDE & LLC' subsection. On the left, a 'Table of Contents' sidebar lists sections: Application Instructions, Basic Information - Applicant CDE, Legal Entity, Legal Entity (with a sub-item 'CDE & LLC' highlighted with a red box), and Primary Mission. The main content area displays the question '1. Is the applicant CDE a Limited Liability corporation (LLC)?' with a dropdown menu and a 'Save' button. A 'Bookmark Subsection' checkbox is visible in the top right.

Figure 10: CDE-Cert-NotCertified Application, CDE & LLC Subsection

- If the Applicant CDE answers “**No**”, no additional fields will appear, and the subsection can be marked complete.

The screenshot shows the 'CDE-Cert-NotCertified - Legal Entity - CDE & LLC' subsection after completion. The left sidebar now shows a green checkmark next to 'CDE & LLC'. The main content area displays a green message box stating 'Subsection was marked as completed!'. Below this, the question '1. Is the applicant CDE a Limited Liability corporation (LLC)?' is shown with 'No' selected in the dropdown menu. A 'Save' button is visible at the bottom right.

Figure 11: CDE-Cert-NotCertified Application, CDE & LLC Subsection (if Question 1 is No)

- If the Applicant CDE answers “Yes”, complete the following additional fields:
 - Does the LLC have more than one (1) member?
 - Is the LLC Treated as Corporation or Partnership for Tax Purposes?

The screenshot displays the 'CDE-Cert-NotCertified - Legal Entity - CDE & LLC' subsection. On the left, a sidebar contains a 'Table of Contents' and a list of sections: 'Application Instructions', 'Basic Information - Applicant CDE', 'Legal Entity' (with sub-items 'Legal Entity' and 'CDE & LLC'), 'Primary Mission', 'Boards', 'Service Area', and 'Subsidiaries'. The main content area features three questions: '1. Is the applicant CDE a Limited Liability corporation (LLC)?' (dropdown: Yes), '1.1 Does the LLC have more than one (1) member?' (dropdown), and '1.2 Is the LLC Treated as Corporation or Partnership for Tax Purposes?' (dropdown with a help icon). A 'Bookmark Subsection' checkbox is in the top right, and a 'Save' button is at the bottom right.

Figure 12: CDE-Cert-NotCertified Application, CDE & LLC Subsection (if Question 1 is Yes)

2. Click **Save** to mark the subsection as complete.

3.3 Primary Mission Section

Primary Mission Elements

A CDE must demonstrate that:

- Its Primary Mission is to serve, or provide investment capital for, LICs, or LIPs; and
- Its activities, such as providing investment capital, are directed to LICs or LIPs.

Demonstrating Primary Mission

An Applicant CDE may meet the Primary Mission requirement by providing documentation that clearly supports its mission to serve LICs and LIPs.

Acceptable documentation includes, but is not limited to:

- A signed or filed Articles of Incorporation or Articles of Organization
- A signed Partnership Agreement
- A Board Resolution
- An **Annual Report** accompanied by a letter from the Board Chairperson
- Other similar board-approved documents, such as a one-page narrative explicitly describing how the organization's activities and products support the Primary Mission certification criteria.
- A Primary Mission statement must include an explicit reference to **LICs, LIPs**, or an alternate, clearly acceptable description.

Unacceptable Documentation

The CDFI Fund will not accept:

- Pamphlets
- Brochures, or
- Other marketing materials to document primary mission.

Meeting the Primary Mission Test

An Applicant CDE may meet the Primary Mission Test in one of two ways:

- Directly, by serving LICs or LIPs, such as by providing investment capital to individuals, businesses, or organizations located in LICs or to LIPs; or
- Indirectly, by supporting other entities that in turn provide services in LICs or to LIPs, such as by providing investment capital to a nonprofit in a LIC that provides social services to LIPs.

The Applicant CDE must demonstrate that its activities are currently directed (or will be directed) to:

- LIPs
- Individuals, businesses, or organizations that serve LIPs
- Residents or businesses located in LICs.

Examples of Qualifying Activities

- Lending to LIPs or residents of LICs
- Investing in or lending to businesses located in LICs or owned by LIPs, or both
- Providing loans for commercial properties located in LICs
- Supporting CDEs, CDFIs, or similar organizations that promote community development in LICs or for the benefit of LIPs.

Note: An Applicant CDE that is an **Insured Depository Institution** or **Insured Credit Union** may demonstrate a qualifying mission through a designation by a regulatory agency, such as a **Low-Income Designated Credit Union** or other community development designation.

CDFI Fund Discretion

The CDFI Fund reserves the right to modify or revise the requirements of the Primary Mission Test if it determines, in its sole discretion, that an Applicant CDE has otherwise demonstrated compliance with the intent and purpose of [IRC §45D\(c\)\(1\)\(A\)](#).

3.3.1 Primary Mission Subsection

Why This Section Matters

The Primary Mission subsection helps the CDFI Fund determine whether the Applicant CDE is fundamentally focused on serving LICs or LIPs—a core requirement for CDE Certification. Without clear evidence of a qualifying mission, the Application cannot proceed. The documentation provided here must explicitly support this mission and align with the information entered in the Application.

Procedures

Upload a copy of a board-approved document from the Applicant CDE that demonstrates a Primary Mission of serving **LICs** or **LIPs**. See [Demonstrating Primary Mission](#) for acceptable documentation.

***Note:** If the Articles of Incorporation or Organization were uploaded in the Legal Entity section and clearly demonstrate the Applicant CDE's Primary Mission, it is not necessary to upload the document again here.*

1. Enter the Primary Mission Statement

Enter the Applicant CDE's **Primary Mission** exactly as it appears in the organizing document.

2. Select and Upload Supporting Documentation

From the dropdown list, select the **type of document** being submitted that supports the stated Primary Mission and **upload the corresponding file**.

The screenshot displays the 'Primary Mission' subsection of the CDE-Cert-NotCertified Application. On the left, a sidebar contains a 'Table of Contents' with items like 'Application Instructions', 'Basic Information - Applicant CDE', 'Legal Entity', 'Primary Mission', 'Boards', 'Service Area', 'Subsidiaries', and 'Attestation and Submission'. The 'Primary Mission' item is selected and highlighted with a red box. The main content area is titled 'Primary Mission Instructions' and includes a 'DOCUMENTS/ATTACHMENTS' section. This section provides instructions on what to upload (e.g., signed partnership agreement, board resolution, annual report) and a note that the Fund will not accept pamphlets or brochures. Below the instructions, there are two numbered steps: '1. Primary Mission of Applicant *' with a text input field, and '2. Indicate the type of Primary Mission document and attach * ?' with a dropdown menu. The dropdown menu lists various document types. At the bottom, there is a 'DRAG & DROP' area with an 'Upload Document Here' button and a 'Save' button.

Figure 13: CDE-Cert-NotCertified Application, Primary Mission Subsection

3. Click **Save** to mark the subsection as complete.

3.4 Boards Section

Why This Section Matters

To meet the [Accountability Test](#) requirements, an Applicant CDE must demonstrate that it maintains ongoing accountability to residents of the LICs it intends to serve. This section outlines the governance structures and board composition requirements used to evaluate compliance with this statutory criterion.

Accountability Requirements

An Applicant CDE will be determined to meet the accountability requirement if it has:

- At least two Governing or Advisory Board members; and
- At least **20%** of the members of its Governing Board or each Advisory Board are **representative of LICs** in the selected Service Area(s).

***Note:** An entity may meet this requirement through either its Governing Board or its Advisory Board(s), but not through alternative means such as community meetings or focus groups.¹*

Maintaining Accountability Through Advisory Board(s)

If the Applicant CDE intends to meet the Accountability Test through Advisory Board(s), include a **brief narrative** addressing all of the following:

- How the Advisory Board members are selected;
- How frequently the Advisory Board meets (boards must meet at least annually to qualify);
- How feedback is solicited from residents of LICs, and how often that feedback is (or will be) collected, such as through semi-annual community meetings or annual surveys; and
- How that feedback is (or will be) used to inform Governing Board decisions, such as by having an advisory member sit on the Governing Board, requiring Advisory Board reports to the Governing Board, or requiring Advisory Board approval for Governing Board consideration.

***Note:** A Subsidiary may meet its Accountability Test via the Governing or Advisory Board of the Applicant CDE. Similarly, an Applicant CDE may meet its Accountability Test via the Governing Board of its controlling entity*

¹ IRC §45D(c)(1)(B) requires that accountability be demonstrated through representation on a **governing or Advisory Board**, not through indirect means such as focus groups or surveys. See [Glossary](#) for the full statutory language.

Who Qualifies as a Representative of a LIC or LIP?

For CDE Certification purposes, Accountability to the LIC or LIP can be demonstrated in any of the following ways:

LIC/LIP Representative	Source of Accountability	Requirements
Resident of a LIC	Lives in a qualified LIC census tract within the proposed Service Area	<ul style="list-style-type: none"> • Provide verifiable address or FIPS code, or both.
Small business owner in a LIC	Operates a business located in and serving LIC residents	<ul style="list-style-type: none"> • Provide verifiable address or FIPS code, or both. • Business must not engage in ineligible activities, such as golf courses, liquor stores, massage parlors, gambling, etc.; products or services must be accessible to LIC residents; must primarily hire or serve LIC residents.
Religious leader in a LIC	A leader of a faith-based organization whose physical building is based in the LIC	<ul style="list-style-type: none"> • Provide verifiable address or FIPS code, or both.
Elected official	Constituency includes or is primarily composed of LIC residents ($\geq 50\%$ of the tracts qualify as LIC or $\geq 50\%$ of the residents live in a qualified LIC)	<ul style="list-style-type: none"> • Must demonstrate that at least half of constituency is LIC-based;
Employee/board member of a charitable or community-based organization	Organization's mission and activities are directed primarily to LICs	<ul style="list-style-type: none"> • Mission statement must confirm majority of activities serve LICs; Service Area should overlap Applicant CDE's Service Area; must not be an entity affiliated with the Applicant CDE
Employee/board member of a credit union or Certified CDFI/CDE	Organization accountable through mission and lending/services to LICs	<ul style="list-style-type: none"> • Automatically presumed to qualify if a currently certified CDFI but must continue to demonstrate accountability to LICs.

LIC/LIP Representative	Source of Accountability	Requirements
Employee of Government agency serving LICs	Works for an agency or department that primarily serves LICs	<ul style="list-style-type: none"> Agency must have mission to serve LICs (not just incidental service); government entities without LIC-serving mission do not qualify.

***Note:** If a board member does not meet any of these criteria, they must be marked as “Not an LIC Representative.”*

If the Applicant CDE relies on **Advisory Boards** to meet the requirement:

- Each Advisory Board(s) must include at least 20% representative members, and
- The Applicant CDE must demonstrate that the Advisory Board’s input is meaningfully considered by the Governing body.

Statewide, Multi-State, or National Service Areas

If the Applicant CDE designates a **statewide, multi-state, or national** service area, they must demonstrate that at least 20% of its board members (Governing or Advisory) are representative of a **cross-section** of LICs in the applicable geography.

This may require the CDE to:

- Establish multiple Advisory Boards, or
- Appoint board members affiliated with **state-wide organizations or nationwide organizations** that represent LIC interests, such as a state-wide non-profit or a national community development organization.

Multiple Geographic Areas

A CDE is not limited in the number of LICs or geographic areas it may serve. However, it must demonstrate accountability to each LIC or area it serves.

CDFI Fund Discretion

The CDFI Fund reserves the right to modify or revise the requirements of the Accountability Test if it determines, in its sole discretion, that an Applicant CDE has otherwise demonstrated compliance with the intent and purpose of [IRC §45D\(c\)\(1\)\(B\)](#).

3.4.1 Boards Subsection

To complete this subsection, the Applicant CDE must first create and complete **Organization Board records** in their **Organization Detail** page.

Note: An Applicant CDE must create Organization Board records in AMIS before selecting them within the CDE Certification Application.

Procedures

Creating a New Organization Board Record in AMIS

Follow the steps below to create and populate a new Organization Board record.

1. Exit the template Application and navigate to the Applicant CDE's **Organization Detail** page.
 - From the **Organizations tab**, select the hyperlink for the Applicant CDE's organization from the **Recently Viewed** list.
 - Alternatively, use the **global search bar** at the top of the page to search for the organization by name.
2. Click the **New Org Board** button.

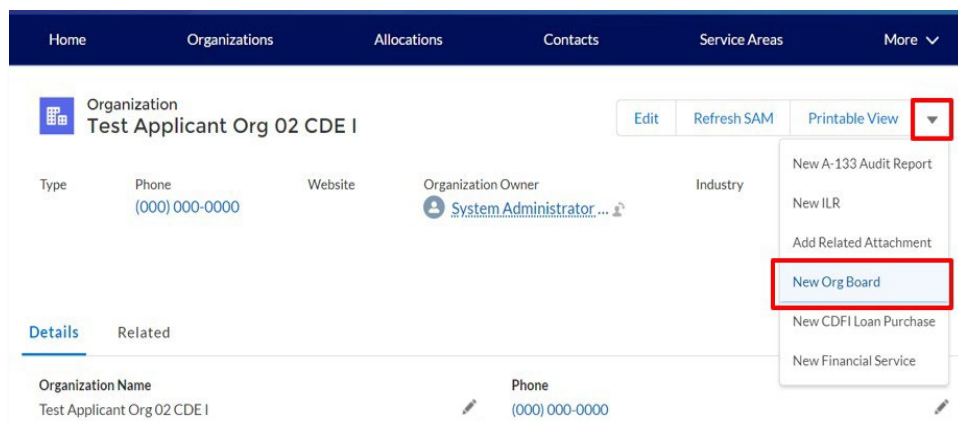


Figure 14: Organization Record - New Org Board Button

3. In the **New Org Board** creation popup:
 - Enter the **Board Name**.
 - Select **CDE Certification** from the board **Purpose** drop-down menu.

Note: AMIS lists multiple options under the Purpose field. However, for this purpose you must only select "CDE Certification"

Board Naming Convention

To allow for future changes to your Organization Board, the CDFI Fund recommends avoiding generic names for board records, such as "Advisory Board."

Use the following naming convention:

[Organization Name]_[Board Type] (Month Year of Creation)

Example: ACME CDE_AdvBd (Apr 2024)

Figure 15: New Org Board Creation Popup

4. Click **Next**.
5. Select the **Board Type** (Governing or Advisory) and click **Next**.


Figure 16: New Org Board - Board Type Field

6. The new Board record will appear on the **Organization's Board Related List**.

Organization Boards (1)			
Board Name	Status	Alert	Board Composition Da...
Testing '123	Proposed		
View All			

Figure 17: Newly Created Organization Board on the Related List

7. Click on the newly created Board record to open the **Organization Board Detail** page.


Organization Board
Testing ' 123

[Edit Org Board](#)
[New Org Board Member](#)
[Printable View](#)

Detail Related



Board Name Testing ' 123	Board Composition Date
Board Status Proposed	Record Type CDE
Organization Test Applicant Org 02 CDE I	
Board record purpose CDE Certification	
CDE Board Type Governing Board	
Member Narrative	
Total Board Members	Total Accountable Representatives
Process of Selection	How often does Board meet ?
Board Member Feedback	How is Information Used ?
Review Assessment Proposed	
Created By  TestUser Org02CDEAR1 , 10/8/2024 12:24 PM	Last Modified By  TestUser Org02CDEAR1 , 10/8/2024 12:24 PM

Figure 18: CDE Organization Board Detail Page

8. Complete the **Member Narrative** section, including:

- Total number of board members
- Total number of accountable representatives
- Frequency of board meetings
- How the board is selected
- How LIC feedback is gathered and used


Note: These entries support the Accountability Test requirements

Adding Board Members in AMIS

1. To create Organization Board Members:

- In the **Related Tab**, click **New** on the **Organization Board Members** Related List.

Detail **Related**


Organization Board Members (0)

[New](#)

Figure 19: Related List - Organization Board Members

2. Select the **Board Member Type** and click **Next**.

New Organization Board Member

☐ Board Member or Employee of non-affiliated charitable org
An employee or Board Officer of a non-affiliated community-based or charitable organization providing more than 50% of its program activities and services to LIPs in the Service Area

☐ Elected Official or staff to Elected Official
Be, or work for, an elected official whose constituency is comprised principally of, or are residents of, qualified NMTC census tracts

☐ Governmental Agency/Department Employee
An employee of a governmental agency or department that primarily serves LICs or whose job responsibility primarily involve serving LICs

☐ Not an LIC Representative
Not an LIC Representative

☐ Religious Leader
A religious leader whose congregation is located in a NMTC qualified census tract

☐ Resident
Resides within a of qualified NMTC census tract in Service Area

☐ Small Business Owner
Own, control, or manage a small business within a qualified NMTC census tract, in Service Area, that principally employees or provides appropriate goods and services to area LIC residents

Cancel
Next

Important

Do **not** select “CDFI Certification Application Board Member” as the **Board Member Type**. This option is only used when applying for **CDFI Certification**, not **CDE Certification**.

New Organization Board Member

Select a record type

X

CDFI Certification Application Board Member

ONLY Select if applying to the CDFI Certification Application

Figure 20: CDE Board Member Types

3. Based on the **Board Member Type** selected, complete the required questions. Repeat this step to add additional Board Members by clicking **New** again on the **Organization Board Members** related list.

Selecting a Board in the CDE Certification Application

Once the Organization Board(s) has been created and populated in AMIS, follow these steps to link them to the CDE Certification Application:

1. Launch the **CDE Certification Application** from the Applicant’s Program Profile.
2. Navigate to the Boards section and open the **Boards subsection**.
3. In **Select Organization Boards** from AMIS field:
 - Search for and select the appropriate board from the list of Organization Board records linked to the Applicant’s Organization Detail page.

Note: Only boards that have been created in the Organization Detail Page in AMIS will appear in this dropdown list.

Figure 21: CDE-Cert-NotCertified Application, Boards Subsection

4. Click **Save** to mark the subsection as complete.

Add Additional Multiple Boards

Applicant CDEs may add or remove multiple boards by clicking the **green plus sign icon (+)** to add a board or the **red minus sign icon (-)** to remove one, next to the **Search Records** field.

Figure 22: CDE-Cert-NotCertified Application, Boards Subsection (Showing Add Additional)

3.5 Service Areas Section

Why This Section Matters

To meet the Accountability Test requirements, the Applicant CDE must demonstrate that it maintains accountability to the LICs it serves. This section is used to identify the geographic area the entity serves or intends to serve and ensures that LIC representation is appropriately aligned with that geography.

Before moving forward with selecting your proposed Service Area, the Applicant CDE will need to create a Service Area record in AMIS. This process takes place outside of the Application but is a required step to complete the Service Areas Section.

Creating a Service Area Record in AMIS

Follow the steps below to create a Service Area record.

1. Exit the template Application and navigate to the Applicant CDE's **Organization Detail** page.
 - From the **Related tab**, scroll down to select the **New** button for the Applicant CDE's organization from the **Service Areas** list.



Figure 23: CDE-Cert-NotCertified, Creating a New Service Area Record

2. In the **New** creation pop-up:
 - Enter the Proposed Service Area
 - Confirm your Entity Name.
3. Select **Save**.

A screenshot of the 'New Service Areas' pop-up form. The form has a title bar 'New Service Areas' and a legend '* = Required Information'. It is divided into an 'Information' section with two columns. The left column contains 'Service Areas Name' with a required field '* Proposed Service Area' (marked with an 'i' icon) and a search input field with the placeholder 'Search State And Counties...'. Below this is a red error message 'Complete this field.' and a required field '* Organization' with a dropdown menu showing 'Test Applicant Org 01'. The right column contains 'Service Area Type' with a dropdown menu showing 'Proposed'. At the bottom of the form are three buttons: 'Cancel', 'Save & New', and 'Save'.

Figure 24: CDE-Cert-NotCertified, New Service Area Creation Pop-Up

3.5.1 Service Areas Subsection

Each entity seeking CDE certification under this Application must:

- Identify the Service Area that it serves or intends to serve, and
- Demonstrate that its accountability to the LICs aligns with the designated Service Area.

Note: The Applicant CDE must identify a geography it currently serves or intends to serve. To be certified for the proposed Service Area, the Applicant CDE must demonstrate accountability to the LICs within that geography.

The screenshot shows the 'Service Areas' subsection of the CDE-Cert-NotCertified Application. The left sidebar has a 'Table of Contents' with 'Service Areas' highlighted. The main content area has a header 'Service Areas' and a 'Bookmark Subsection' button. Below the header, there is a paragraph of instructions: 'The Applicant must identify a geography in which it serves or intends to serve. In order to be certified for the proposed Service Area, the Applicant must maintain accountability for the geography proposed. 1. Select Service Area Type - If the Service Area the Applicant serves or intends to serve is National (including US Territories), select "National". If the Service Area the Applicant serves or intends to serve is at the local or statewide level, select "Other". 1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page. To add more than one Service Area(s), select the "+". To remove one or more Service Area(s), make sure the geography is selected then select "-".' Below this, there is a dropdown menu labeled '1. Select Service Area Type * ?' with 'National' selected. A 'Save' button is at the bottom right.

Figure 25: CDE-Cert-NotCertified Application, Service Areas Subsection

Procedures

1. Select Service Area Type

- If the Service Area is **National** (including US Territories), select “National”.

Note: Selecting “National” allows the Applicant CDE to proceed with the Application without additional questions.

The screenshot shows the 'Service Areas' subsection of the CDE-Cert-NotCertified Application. The left sidebar has a 'Table of Contents' with 'Service Areas' highlighted. The main content area has a header 'Service Areas' and a 'Bookmark Subsection' button. Below the header, there is a green banner that says 'Subsection was marked as completed!'. Below this, there is a paragraph of instructions: 'The Applicant must identify a geography in which it serves or intends to serve. In order to be certified for the proposed Service Area, the Applicant must maintain accountability for the geography proposed. 1. Select Service Area Type - If the Service Area the Applicant serves or intends to serve is National (including US Territories), select "National". If the Service Area the Applicant serves or intends to serve is at the local or statewide level, select "Other". 1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page. To add more than one Service Area(s), select the "+". To remove one or more Service Area(s), make sure the geography is selected then select "-'. Below this, there is a dropdown menu labeled '1. Select Service Area Type * ?' with 'National' selected. A 'Save' button is at the bottom right.

Figure 26: CDE-Cert-NotCertified Application, Service Areas Subsection (Showing Question 1 is National)

- If the Service Area is **local or statewide**, select “Other”.

Note: Selecting “Other”, will prompt additional questions in the Application.

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Legal Entity
- Primary Mission
- Boards
- Service Area
- Service Areas**
- Subsidiaries
- Attestation and Submission

CDE-Cert-NotCertified - Service Area - Service Areas

Service Areas Bookmark Subsection

The Applicant must identify a geography in which it serves or intends to serve. In order to be certified for the proposed Service Area, the Applicant must maintain accountability for the geography proposed.

1. Select Service Area Type - If the Service Area the Applicant serves or intends to serve is National (including US Territories), select "National"

If the Service Area the Applicant serves or intends to serve is at the local or statewide level, select "Other".

1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page.

To add more than one Service Area(s), select the "+"

To remove one or more Service Area(s), make sure the geography is selected then select "-".

1. Select Service Area Type * ?

Other

1.1 Select Organization Service Area from Organization Detail "Service Area" Page * ?

Search Records... +

Save

Figure 27: CDE-Cert-NotCertified Application, Service Areas Subsection (Showing Question 1 is Other)

2. Select Organization Service Area from the “Service Area” Page in Organization Detail

If the response to Question 1 is “Other”:

- From the Organization Detail page, select the Service Area(s) marked as *Proposed* or *Approved* geographies.
 - To **add** additional Service Areas, click the **green plus sign (+)**.
 - To **remove** a Service Area, select the geography and click the **red minus button (-)**.

3. Click **Save** to mark the subsection as complete.

3.6 Subsidiaries Section

Why This Section Matters

An Applicant CDE may seek CDE Certification on behalf of one or more Subsidiary entities. Each Subsidiary CDE must independently meet all CDE Certification criteria at the time of submission. This section outlines the requirements and procedural steps for including Subsidiary CDEs in the Application.

To be certified, the [Subsidiary CDE](#) included in the Application must independently meet all CDE Certification criteria at the time of submission. Specifically, each Subsidiary must:

- Be a legally established entity and a domestic corporation or partnership for federal tax purposes
- Have a Primary Mission of serving, or providing investment capital to, LICs or LIPs, and
- Demonstrate **LIC representation** via its Governing or Advisory Board, aligned with the Service Area it serves or intends to serve.

3.6.1 Subsidiary Applicants Included? Subsection

If the Applicant CDE is seeking CDE Certification for one or more Subsidiary entities, this subsection determines whether additional questions must be completed. The Applicant CDE must first confirm whether any Subsidiary CDEs will be included in the Application. Only Subsidiary entities that meet all CDE Certification criteria at the time of submission may be included.

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Legal Entity
- Primary Mission
- Boards
- Service Area
- Subsidiaries
- Subsidiary Applicants Included?**

CDE-Cert-NotCertified - Subsidiaries - Subsidiary Applicants Included?

Subsidiary CDE Requirements:

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve.

If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".

If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

Is the Applicant CDE seeking certification for one or more Subsidiary, at this time? *

Save

Figure 28: CDE-Cert-NotCertified Application, Subsidiary Applicants Included? Subsection

Procedures

1. Is the Applicant CDE seeking certification for one or more Subsidiary entities, at this time?

- If **Yes**, select "Yes".

Note: Selecting "Yes" and clicking Save will present a new subsection titled "Add Subsidiary CDE," where the Applicant CDE must answer additional questions.

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- Application Instructions
- Basic Information - Applicant CDE
- Legal Entity
- Primary Mission
- Boards
- Service Area
- Subsidiaries
- Subsidiary Applicants Included?**
 - Add Subsidiary CDE**
- Attestation and Submission

CDE-Cert-NotCertified - Subsidiaries - Subsidiary Applicants Included?

Subsection was marked as completed!

Subsidiary CDE Requirements: Bookmark Subsection

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve.

If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".

If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

Is the Applicant CDE seeking certification for one or more Subsidiary, at this time? *

Yes

Save

Figure 29: CDE-Cert-NotCertified Application, Subsidiary Applicants Included? Subsection (Yes)

- If the Applicant CDE is **not** applying for certification for one or more Subsidiaries at this time, select **"No"**.

Note: Selecting "No" allows the Applicant CDE to proceed with the Application without additional questions.

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- Application Instructions
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- Legal Entity
- Primary Mission
- Boards
- Service Area
- Subsidiaries
- Subsidiary Applicants Included?**
- Attestation and Submission

CDE-Cert-NotCertified - Subsidiaries - Subsidiary Applicants Included?

Subsection was marked as completed!

Subsidiary CDE Requirements: Bookmark Subsection

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve.

If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".

If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

Is the Applicant CDE seeking certification for one or more Subsidiary, at this time? *

No

Save

Print Page

Figure 30: CDE-Cert-NotCertified Application, Subsidiary Applicants Included? Subsection (No)

2. Click **Save** to mark the subsection as complete.

Add Subsidiary CDE (if applicable)

If “Yes” is selected, complete Questions 1 – 13 for **each** Subsidiary for which the Applicant CDE is seeking CDE certification.

- 1. Record Number – *Optional*.** Used to help the Applicant CDE identify the active record.
- 2. Subsidiary CDE Name** – Enter the legal name of the Subsidiary CDE, as shown on official legal documents.
- 3. Enter the Employer Identification Number (EIN)** – Enter the EIN of the Subsidiary, as listed on the IRS documentation.
- 4. Attach EIN documentation** – Upload the document verifying the Subsidiary’s valid EIN.
- 5. Subsidiary Contact Name** – Enter the name of the Point of Contact listed in the Subsidiary’s AMIS Organization Detail Page.
- 6. Products and Services** – Select one or more categories from the Products and Services list that the Subsidiary offers or plans to offer.
- 7. Real Estate Financing** – Response is required if "Real Estate Financing" was selected in Question #6.

Record Name	Completed	Subsidiary Name	Applicant CDE EIN
New Row (active)			

[Add Row](#)

New Row

1. Record Number (Enter the number of subs proposed for certification – Example Sub 1, Sub 2, Sub 3 etc)


2. Subsidiary CDE Name *

200 Characters Remaining

3. Enter the Employer Identification Number (EIN)(xx-xxxxxx) *

10 Characters Remaining

4. Attach EIN documentation



DRAG & DROP

Upload Document Here *

5. Subsidiary Contact Name

[Clear](#)

6. Products and Services ?

Real estate Financing
Microenterprise Financing
Financing other CDEs
Loan purchase from other CDEs
Financial Counseling and Other Services

7. Real Estate Financing

Figure 31: CDE-Cert-NotCertified Application, Add Subsidiary CDE Subsection

8. Type of Entity – Select one or more options that describe the Subsidiary’s organizational structure.

9. Is the Subsidiary established as a legal entity?

- If **Yes**: Answer the additional questions:
 - **Establishment Date** – Enter the date the Subsidiary was legally established (as listed on legal documentation).
 - **Current Assets to date** – Enter the current value of the Subsidiary’s assets.
 - **Legal Documentation** – Select and upload the document used to demonstrate the Subsidiary’s legal entity status.
- If **No**:
 - The Subsidiary is not eligible for certification and cannot be included in the Application.

10. Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE? – Refer to the Program Profile to confirm the Applicant CDE and its Subsidiary share the same Primary Mission.

- If **Yes**: No additional documentation is needed.
- If **No**: Select and upload a document demonstrating the Subsidiary’s Primary Mission.

11. Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes?

- If **Yes**: Proceed with the Application.
- If **No**: The Applicant CDE may not apply on behalf of the Subsidiary.

12. Does the Subsidiary CDE share the same Board as the Applicant CDE?

- If **Yes**: Proceed with the Application.
- If **No**: Select the appropriate Board(s) from the Boards section of the AMIS Organization Detail Page.

Note: *If the Applicant CDE does not intend to use the Parent CDE Board as a means of LIC representation for Accountability, the Applicant CDE must create a new Organization Board record within the Parent CDE Org Profile in AMIS (use the suggested naming convention). See [Section 3.4](#) for additional details.*

13. Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE?

- If **Yes**: Proceed with the Application.
- If **No**: Select the applicable Service Area(s) from the **Service Area** section of the **AMIS Organization Detail Page**.

8. Type of Entity ?

Certified CDFI
Credit Union
Faith-Based Institution
For-profit
Government-controlled entity
Minority Owned or Controlled
New Markets Venture Capital Company
Non-profit
Publicly traded company
Real Estate

9. Is the Subsidiary established as a legal entity? *

10. Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE? * ?

11. Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes? *

12. Does the Subsidiary CDE share the same Board as the Applicant CDE? * ?

13. Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE? * ?

Save
Download CSV
Delete Record

Figure 32: CDE-Cert-NotCertified Application, Add Subsidiary CDE Subsection (Continued)

14. Click **Save** to mark the subsection as complete.

To Add Additional Subsidiary Records

After completing and saving the current Subsidiary record, click the **Add Row** button to generate blank fields for entering another Subsidiary.

Record Name	Completed	Subsidiary Name	Applicant CDE EIN
New Row (active)			
Add Row			

Figure 33: CDE-Cert-NotCertified Application, Add Subsidiary CDE Subsection (Add Row)

3.7 Attestation and Submission Section

Why This Section Matters

To complete the CDE Certification Application, the Applicant CDE must attest that the information provided throughout the Application is accurate and complete. This attestation confirms that the Application has been reviewed and approved by an Authorized Representative of the Applicant CDE's Governing body. Once the Application is submitted, no further edits can be made unless requested by the CDFI Fund. Ensuring accurate attestation is essential for maintaining transparency, accountability, and compliance with CDE Certification requirements.

Authorized Representatives vs. Application Point of Contact

Only a designated **Authorized Representative** or **Application Point of Contact**, as identified in the Application, may submit the Application in AMIS.

Important!

Be aware of the difference between these two roles:

- **Authorized Representative** – May **sign** and **submit** the Application.
- **Application Point of Contact** – May **submit** the Application but **cannot sign** it.

Important!

Before submitting the CDE Application, the CDFI Fund recommends that you **closely review all responses** within the Application and related tools. Once submitted, the Application will be **locked, and responses cannot be altered**. Before proceeding to the Attestation and Submission section, make sure that the Application is **complete, all narratives and data have been entered, and that all required attachments have been uploaded and attached** to the Application.

Procedures

Submitting the Application

1. Verify 100% Completion

Ensure the Progress Bar shows **100% Complete** before proceeding.

***Note:** The system will not allow submission unless all required sections are marked as complete.*

2. Review the Attestation Statement

On the **Attestation and Submission** page, the Applicant CDE must review the attestation language, which affirms that the Application contents are true, accurate, and complete.

3. Check the Attestation Box

Select the checkbox to confirm the attestation.

Control Number
065831

Progress: 100% Complete

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Legal Entity
- Primary Mission
- Boards
- Service Area
- Subsidiaries
- Attestation and Submission**

CDE-Cert-NotCertified

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

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

Submit Application

Figure 34: CDE-Cert-NotCertified Application, Attestation and Submission Subsection

4. Click **Submit Application**

- After selecting the checkbox, click **Submit Application**.
- A confirmation dialog will appear.

CDE-Cert-NotCertified

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

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

Name: Carlton West

Date: 9/18/2024 10:10 AM

Submit Application

Figure 35: CDE-Cert-NotCertified Application, Attestation and Submission Subsection (Attestation Checked)

Submission

After submitting the application, you can no longer edit the application. Are you sure you would like to submit?

Close Submit Application

Figure 36: CDE-Cert-NotCertified Application, Confirmation of Submission Popup

5. Confirm Submission

- Click **Submit Application** in the confirmation popup to complete the electronic submission.

- After submission, the Application becomes locked for editing.

6. Receive Confirmation Email

A confirmation email will be sent to the Applicant CDE's registered email address acknowledging receipt of the CDE Certification Application.

CDE-CERT-CERTIFIED

Basic Information – Applicant CDE

Subsidiaries

Attestation and Submission

4. CDE-Cert-Certified

Applicant CDEs currently certified as a CDE can initiate the **CDE-Cert-Certified** version of the CDE Certification Application. This shortened version is designed for entities that have already been certified and are seeking to maintain their CDE Certification status.

These Applicants must reconfirm key organizational information, update any changes, and complete attestation.

- [Basic Information - Applicant CDE](#)
- [Subsidiaries](#)
- [Attestation and Submission](#)

Note!

AMIS will **automatically** initiate the **CDE-Cert-Certified** Application if:

- **Type C:** An Applicant is already CDE certified and is applying to add one or more subsidiaries.

CDE-Cert-Certified Application Section Summary

Application Section	Required Actions	Requirements
Basic Information - Applicant CDE	<ul style="list-style-type: none">• Review Name, Address, and EIN• Enter Basic Information	<ul style="list-style-type: none">• Auto populated from Applicant's AMIS account• Official IRS EIN letter
Subsidiaries	<ul style="list-style-type: none">• List Subsidiary name/EIN• Verify each Subsidiary meets all CDE Certification tests	<ul style="list-style-type: none">• Subsidiary formation documents• Mission documents• Board rosters
Attestation and Submission	<ul style="list-style-type: none">• Authorized Representative checks attestation box and submits	<ul style="list-style-type: none">• None – electronic attestation only

Procedures

To complete the Application:

1. From the **Organization Detail** page, navigate to the Program Profiles related list.
2. Click the **Program Profile Name** for the *CDE-CERT* Program Profile to be forwarded to the **CDE-CERT Program Profile Detail** page.
3. Click the **Apply for CDE Certification** button.

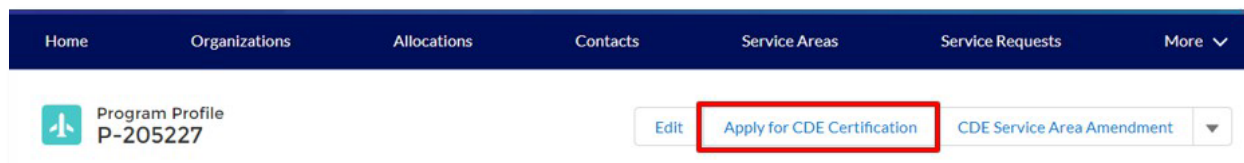


Figure 37: Apply for CDE Certification Button (CDE-Cert-Certified)

4. AMIS will direct you to the **CDE-Cert-Certified Certification** Application.

Control Number
065830

Progress: 0% Complete

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Application Instructions

Basic Information - Applicant CDE

Subsidiaries

Attestation and Submission

CDE-Cert-Certified

CDE Application Overview

WHAT IS A COMMUNITY DEVELOPMENT ENTITY (CDE)?

A Community Development Entity (CDE) is a domestic corporation or partnership that is an intermediary vehicle for the provision of loans, investments, or financial counseling in Low-Income Communities (LICs), under the New Markets Tax Credit Program (NMTC).

CDE CERTIFICATION DESIGNATION

An entity seeking CDE certification must submit a CDE Certification Application to the Fund as directed herein. To qualify as a CDE an Applicant CDE must at the time of application submission:

- Be a legally established entity and a domestic corporation or partnership for Federal tax purposes;
- Have a primary mission of serving or providing investment capital to LICs or Low-Income Persons; and
- Establish accountability to LICs through representation on it's governing or advisory board.

SUBSIDIARY APPLICATION

Subsidiaries and Affiliates of certified CDEs, CDFIs, and SSBICs do not automatically qualify as CDEs. The parent CDE must submit this CDE Certification Application to have its Subsidiary entities certified as CDEs.

Through this CDE Certification Application, a certified CDE may apply for certification on behalf of one or more Subsidiary Applicants. Each subsidiary entity seeking CDE certification must have a valid Employer Identification Number (EIN) at the time the CDE Certification Application is submitted.

CDE CERTIFICATION BENEFIT

Benefits of being certified as a CDE include being able to apply to the CDFI Fund to receive a New Markets Tax Credit (NMTC) allocation to offer its investors in exchange for equity investments in the CDE and/or its subsidiaries; or to receive loans or investments from other CDEs that have received NMTC allocations.

Figure 38: CDE-Cert-Certified Application

Tip

If you **do not** see the **Apply for CDE Certification** button, verify that your Program Profile is correctly associated with the CDE-CERT program and that you have proper AMIS permissions.

4.1 Basic Information – Applicant CDE Section

The Basic Information section collects foundational details about the Applicant CDE. This includes the organization's legal status, mailing address, and the types of geographic markets it serves. All information in this section must be accurate and consistent with the Applicant CDE's AMIS Organization Record and official documentation.

What This Section Covers

The Basic Information – Applicant CDE section includes three required subsections. Together, they establish the Applicant CDE's legal identity, point of contact, and the general scope of its service activities. Each subsection must be completed and saved before the Application can proceed.

- [Applicant Information](#): Collects key organizational details such as the Applicant CDE's legal name, EIN, entity structure, products and services offered, and designated contacts. This information must align with the Applicant CDE's AMIS Organization Record and official documentation.
- [Applicant Address](#): Displays the mailing address for the Applicant CDE as recorded in AMIS. If updates are needed, they must be made in the Organization Detail page and cannot be edited directly within the Application.

4.1.1 Applicant Information Subsection

The **Applicant Information Subsection** collects key identifying details about the Applicant CDE, including:

- **Name of Applicant**
- **Establishment Date**
- **Control Number**
- **Authorized Representative**
- **Points of Contact**

These fields must be accurate and align with the organization's AMIS profile and official documentation.

***Note:** Some fields, such as Name of Applicant and EIN, are auto-filled from the AMIS Organization Record and cannot be edited directly in the Application. If incorrect, the Applicant CDE must submit a Service Request in AMIS to update the record.*

Why This Section Matters

This subsection confirms and verifies the Applicant CDE's legal status and structure, identifies the Authorized Representative(s) with authority to submit the Application, and designates Point(s) of Contact for communication purposes. Inaccuracies in these fields can lead to submission blocks or delays in processing.

Procedures

Complete the following fields in the Applicant Information Subsection to ensure the Application meets the CDFI Fund's requirements. Review each field carefully for accuracy, and follow the instructions provided to upload documentation or initiate changes where required.

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- Application Instructions
- Basic Information - Applicant CDE
- Applicant Information**
- Applicant Address
- Subsidiaries
- Attestation and Submission

CDE-Cert-Certified - Basic Information - Applicant CDE - Applicant Information

Applicant Information Instructions Bookmark Subsection

1. Name of Applicant - Confirm the Name of the Applicant displayed is the Applicant's legal name. If the name is not correct, the Applicant must submit a Service Request to CCME to initiate a change.
2. Establishment Date - the date is pre-populated from the Organization Detail Page. If the Establishment Date appears to be incorrect, please submit a Service Request to CCME to initiate a change.
3. Control Number - the Control Number is pre-populated from the Organization Detail Page. If the Control Number appears to be incorrect, please submit a Service Request to CCME to initiate a change.
4. Please designate an Authorized Representative for this Application - Type in the name of the Authorized Representative, identified on the AMIS Organization Detail Page, who will approve the submission of the application and attest that the information therein is accurate and true. If no Authorized Representative is selected, you will not be able to submit the application.
5. Please designate a Point of Contact for this Application - Type in the name of the Point of Contact identified on the AMIS Organization Detail Page.

1. Name of Applicant
Test Applicant Org 02 CDE I

2. Establishment Date
3/26/2001

3. Control Number

4. Designate an Authorized Representative for this Application: *
Search Records... Clear

5. Designate one or more Point(s) of Contact for this Application: *
Search Records... Clear

Save

Figure 39: CDE-Cert-Certified Application, Applicant Information Subsection

1. Name of Applicant

Confirm the Name of the Applicant displayed is the Applicant CDE's legal name.

- If the name is not correct, the Applicant CDE must submit a Service Request in AMIS to initiate a change.

2. Establishment Date

The date is pre-populated from the Organization Detail Page.

- If the Establishment Date appears to be incorrect, please submit a Service Request in AMIS to initiate a change.

3. Control Number

The Control Number is pre-populated from the Organization Detail Page.

- If the Control Number appears to be incorrect, please submit a Service Request in AMIS to initiate a change.

4. Authorized Representative

Enter the name of the Authorized Representative, identified on the AMIS Organization Detail Page.

- This individual will certify the Application and approve its submission.
- If no Authorized Representative is designated, the Application cannot be submitted.

5. Point(s) of Contact

Enter the name of the Point of Contact listed on the AMIS Organization Detail Page.

6. Click **Save to mark the subsection as complete.**

4.1.2 Applicant Address Subsection

The Applicant Address Subsection is used to confirm the official mailing and shipping addresses of the Applicant CDE as recorded in AMIS. These addresses should match the ones the organization uses for formal communications with the CDFI Fund.

Why This Section Matters

The mailing and shipping addresses listed here will be used by the CDFI Fund for official notices, correspondence, and deliveries. They should be regularly monitored and kept up to date.

Procedures

Review the mailing address listed in the **Applicant Address Subsection**. This address is pulled directly from the organization's AMIS profile and cannot be edited within the Application.

If the information is incorrect, follow the steps below to update the address in the Organization Detail page before proceeding.

1. **Review the Mailing Address** displayed in the **Mailing Address** section.
 - This information is pulled from the **AMIS Organization Detail** page.
2. **Review the Shipping Address** displayed in the **Shipping Address** section.
 - This information is pulled from the **AMIS Organization Detail** page.
3. **If either address is incorrect:**
 - Return to the Organization Detail page in AMIS to make corrections.
 - Changes made there will auto-populate into the Application when refreshed.

Note: The mailing and shipping address fields in the Application are not editable directly. All updates must be made in the Organization Record in AMIS.

4. Click **Save** to mark the subsection as complete.

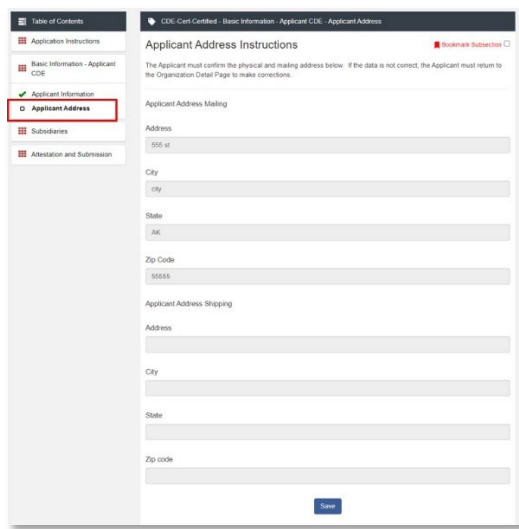


Figure 40: CDE-Cert-Certified Application, Applicant Address Subsection

4.2 Subsidiaries Section

Why This Section Matters

An Applicant CDE may seek CDE Certification on behalf of one or more Subsidiary entities. Each Subsidiary CDE must independently meet all CDE Certification criteria at the time of submission. This section outlines the requirements and procedural steps for including Subsidiary CDEs in the Application.

To be certified, the Subsidiary CDE included in the Application must independently meet all CDE Certification criteria at the time of submission. Specifically, each Subsidiary must:

- Be a legally established entity and a domestic corporation or partnership for federal tax purposes
- Have a Primary Mission of serving, or providing investment capital to, LICs or LIPs, and
- Demonstrate **accountability to LICs** through representation on its Governing or Advisory Board, aligned with the Service Area it serves or intends to serve.

4.2.1 Subsidiary Applicants Included? Subsection

If the Applicant CDE is seeking CDE Certification for one or more Subsidiary entities, this subsection determines whether additional questions must be completed. The Applicant CDE must first confirm whether any Subsidiary CDEs will be included in the Application. Only Subsidiary entities that meet all CDE Certification criteria at the time of submission may be included.

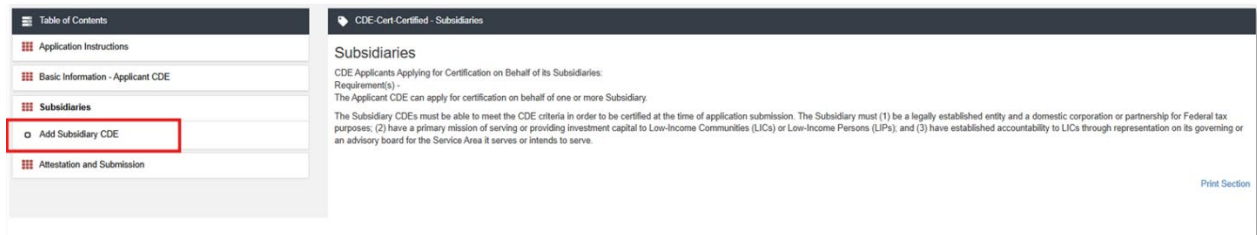
The screenshot shows a web application interface for 'CDE-Cert-Certified - Subsidiaries'. On the left is a 'Table of Contents' sidebar with links to 'Application Instructions', 'Basic Information - Applicant CDE', 'Subsidiaries', 'Add Subsidiary CDE', and 'Attestation and Submission'. The 'Add Subsidiary CDE' link is highlighted with a red rectangle. The main content area is titled 'Subsidiaries' and contains text explaining that CDE Applicants can apply for certification on behalf of their Subsidiaries. It lists requirements: (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve. A 'Print Section' link is visible in the bottom right corner.

Figure 41: CDE-Cert-Certified Application, Subsidiary Applicants Included? Subsection

Procedures

1. Is the Applicant CDE seeking certification for one or more Subsidiary entities, at this time?

- If **Yes**, select “Yes.”

Note: Selecting “Yes” and clicking Save will present a new subsection titled “Add Subsidiary CDE,” where the Applicant CDE must answer additional questions.

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- Subsidiary Applicants Included?**
 - Add Subsidiary CDE**
- Attestation and Submission

CDE-Cert-NotCertified - Subsidiaries - Subsidiary Applicants Included?

Subsection was marked as completed!

Subsidiary CDE Requirements: [Bookmark Subsection](#)

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve.

If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".

If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

Is the Applicant CDE seeking certification for one or more Subsidiary, at this time? *

Yes

Save

Figure 42: CDE-Cert-Certified Application, Subsidiary Applicants Included? Subsection (Yes)

- If the Applicant CDE is **not** applying for certification for one or more subsidiaries at this time, select **"No."**

Note: Selecting **"No"** allows the Applicant CDE to proceed with the Application without additional questions.

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- Subsidiary Applicants Included?**
 - Add Subsidiary CDE**
- Attestation and Submission

CDE-Cert-NotCertified - Subsidiaries - Subsidiary Applicants Included?

Subsection was marked as completed!

Subsidiary CDE Requirements: [Bookmark Subsection](#)

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or an advisory board for the Service Area it serves or intends to serve.

If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".

If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

Is the Applicant CDE seeking certification for one or more Subsidiary, at this time? *

No

Save

Print Page

Figure 43: CDE-Cert-NotCertified Application, Subsidiary Applicants Included? Subsection (No)

2. Click **Save** to mark the subsection as complete.

Add Subsidiary CDE (if applicable)

If “Yes” is selected, complete Questions 1 – 13 for **each** Subsidiary for which the Applicant CDE is seeking CDE certification.

- 1. Record Number** – *Optional*. Used to help the Applicant CDE identify the active record.
- 2. Subsidiary CDE Name** – Enter the legal name of the Subsidiary CDE, as shown on official legal documents.
- 3. Enter the Employer Identification Number (EIN)** – Enter the EIN of the Subsidiary, as listed on the IRS documentation.
- 4. Attach EIN documentation** – Upload the document verifying the Subsidiary’s valid EIN.
- 5. Subsidiary Contact Name** – Enter the name of the Point of Contact listed in the Subsidiary’s AMIS Organization Detail Page.
- 6. Products and Services** – Select one or more categories from the Products and Services list that the Subsidiary offers or plans to offer.
- 7. Real Estate Financing** – Response is required if "Real Estate Financing" was selected in Question #6.


Overview (1) Add Row

Record Name	Completed	Subsidiary Name	Applicant CDE EIN
New Row (active)			

Add Row

New Row

- Record Number (Enter the number of subs proposed for certification – Example Sub 1, Sub 2, Sub 3 etc)
- Subsidiary CDE Name *
 200 Characters Remaining
- Enter the Employer Identification Number (EIN)(xx-xxxxxx) *
 10 Characters Remaining
- Attach EIN documentation


DRAG & DROP
 Upload Document Here *
- Subsidiary Contact Name
- Products and Services ?

Real estate Financing
 Microenterprise Financing
 Financing other CDEs
 Loan purchase from other CDEs
 Financial Counseling and Other Services
- Real Estate Financing

Figure 44: CDE-Cert-Certified Application, Add Subsidiary CDE Subsection

8. Type of Entity – Select one or more options that describe the Subsidiary’s organizational structure.

9. Is the Subsidiary established as a legal entity?

- If **Yes**: Answer the additional questions:
 - **Establishment Date** – Enter the date the Subsidiary was legally established (as listed on legal documentation).
 - **Current Assets to date** – Enter the current value of the Subsidiary’s assets.
 - **Legal Documentation** – Select and upload the document used to demonstrate the Subsidiary’s legal entity status.
- If **No**:
 - The Subsidiary is not eligible for certification and cannot be included in the Application.

10. Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE? – Refer to the Program Profile to confirm the Applicant CDE and its Subsidiary share the same Primary Mission.

- If **Yes**: No additional documentation is needed.
- If **No**: Select and upload a document demonstrating the Subsidiary's Primary Mission.

11. Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes?

- If **Yes**: Proceed with the Application.
- If **No**: The Applicant CDE may not apply on behalf of the Subsidiary.

12. Does the Subsidiary CDE share the same Board as the Applicant CDE?

- If **Yes**: Proceed with the Application.
- If **No**: Select the appropriate Board(s) from the Boards section of the AMIS Organization Detail Page.

***Note:** If the Applicant CDE does not intend to use the Parent CDE Board as a means of LIC representation for Accountability, the Applicant CDE must create a new Organization Board record within the Parent CDE Org Profile in AMIS (use the suggested naming convention). See [Section 3.4](#) for additional details.*

13. Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE?

- If **Yes**: Proceed with the Application.
- If **No**: Select the applicable Service Area(s) from the **Service Area** section of the **AMIS Organization Detail Page**.

8. Type of Entity ?

Certified CDFI
Credit Union
Faith-Based Institution
For-profit
Government-controlled entity
Minority Owned or Controlled
New Markets Venture Capital Company
Non-profit
Publicly traded company
Real Estate

9. Is the Subsidiary established as a legal entity? *

10. Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE? * ?

11. Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes? *

12. Does the Subsidiary CDE share the same Board as the Applicant CDE? * ?

13. Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE? * ?

Save Download CSV Delete Record

Figure 45: CDE-Cert-Certified Application, Add Subsidiary CDE Subsection (Continued)

14. Click Save to mark the subsection as complete.

To Add Additional Subsidiary Records

After completing and saving the current Subsidiary record, click the **Add Row** button to generate blank fields for entering another Subsidiary.

Record Name	Completed	Subsidiary Name	Applicant CDE EIN
New Row (active)			
Add Row			

Figure 46: CDE-Cert-Certified Application, Add Subsidiary CDE Subsection (Add Row)

4.3 Attestation and Submission Section

Why This Section Matters

To complete the CDE Certification Application, the Applicant CDE must attest that the information provided throughout the Application is accurate and complete. This attestation confirms that the Application has been reviewed and approved by an Authorized Representative of the Applicant CDE's Governing body. Once the Application is submitted, no further edits can be made unless requested by the Fund. Ensuring accurate attestation is essential for maintaining transparency, accountability, and compliance with CDE Certification requirements.

Authorized Representatives vs. Application Point of Contact

Only a designated **Authorized Representative** or **Application Point of Contact**, as identified in the Application, may submit the Application in AMIS.

Important!

Be aware of the difference between these two roles:

- **Authorized Representative** – May **sign** and **submit** the Application.
- **Application Point of Contact** – May **submit** the Application but **cannot sign** it.

Important!

Before submitting the CDE Application, the CDFI Fund recommends that you **closely review all responses** within the Application and related tools. Once submitted, the Application will be **locked, and responses cannot be altered**. Before proceeding to the Attestation and Submission section, make sure that the Application is **complete, all narratives and data have been entered, and that all required attachments have been uploaded and attached** to the Application.

Procedures

Submitting the Application

1. Verify 100% Completion

Ensure the Progress Bar shows **100% Complete** before proceeding.

***Note:** The system will not allow submission unless all required sections are marked as complete.*

2. Review the Attestation Statement

On the **Attestation and Submission** page, the Applicant CDE must review the attestation language, which affirms that the Application contents are true, accurate, and complete.

3. Check the Attestation Box

Select the checkbox to confirm the attestation.

Figure 47: CDE-Cert-Certified Application, Attestation and Submission Subsection

4. Click **Submit Application**

- After selecting the checkbox, click **Submit Application**.
- A confirmation dialog will appear.

Figure 48: CDE-Cert-Certified Application, Attestation and Submission Subsection (Attestation Checked)

Figure 49: CDE-Cert-Certified Application, Confirmation of Submission Popup

5. Confirm Submission

- Click **Submit Application** in the confirmation popup to complete the electronic submission.

- After submission, the Application becomes locked for editing.

6. Receive Confirmation Email

A confirmation email will be sent to the Applicant CDE's registered email address acknowledging receipt of the CDE Certification Application.

CDE-CDFI-CERTIFIED

[Basic Information – Applicant CDE](#)

[Boards](#)

[Service Areas](#)

[Attestation and Submission](#)

5. CDE-CDFI-Certified

Applicant CDEs currently certified as a CDFI can initiate the **CDE-CDFI-Certified** version of the CDE Certification Application. This shortened version is for entities that are currently CDFI-certified or designated as SSBICs and are seeking initial CDE Certification.

These entities are presumed to meet the CDE Certification requirements; however, they must still create **Organization Board** records in AMIS to meet the Accountability criteria. Applicant CDEs must also reconfirm key organizational information, update any changes, and complete the attestation.

- [Basic Information - Applicant CDE](#)
- [Boards](#)
- [Service Areas](#)
- [Attestation and Submission](#)

Note!

AMIS will automatically initiate the **CDE-CDFI-Certified Application** if the applicant's organization is already **certified as a CDFI** or **designated as an SSBIC** in the AMIS system.

CDE-CDFI-Certified Application Section Summary

Application Section	Required Actions	Requirements
Basic Information – Applicant CDE	<ul style="list-style-type: none"> • Review Name, Address, and EIN • Enter Basic Information 	<ul style="list-style-type: none"> • Auto populated from Applicant CDE's AMIS account • Official IRS EIN letter
Boards	<ul style="list-style-type: none"> • List Organization Board members • Identify LIC representation information • Select board type (Governing or Advisory) 	<ul style="list-style-type: none"> • Organization Board record in AMIS • Address, FIPS Code, Employer Information • Additional information required for Advisory Boards. See 2.3.4 Boards Section
Service Areas	<ul style="list-style-type: none"> • Select Service Area (national, state, etc.) • Provide rationale 	<ul style="list-style-type: none"> • None unless unusual geographic justification is required
Attestation and Submission	<ul style="list-style-type: none"> • Authorized Representative checks attestation box and submits 	<ul style="list-style-type: none"> • None – electronic attestation only

Procedures

To complete the Application:

1. From the **Organization Detail** page, navigate to the **Program Profiles** related list.
2. Click the **Program Profile Name** associated with the **CDE-CERT** Program Profile. This will open the **CDE-CERT Program Profile Detail** page.
3. Click the **Apply for CDE Certification** button.

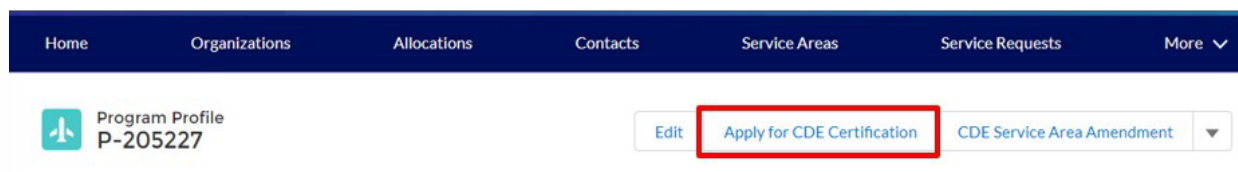


Figure 50: Apply for CDE Certification Button (CDE-CDFI-Certified)

4. AMIS will direct you to the **CDE-CDFI-Certified Certification Application**.

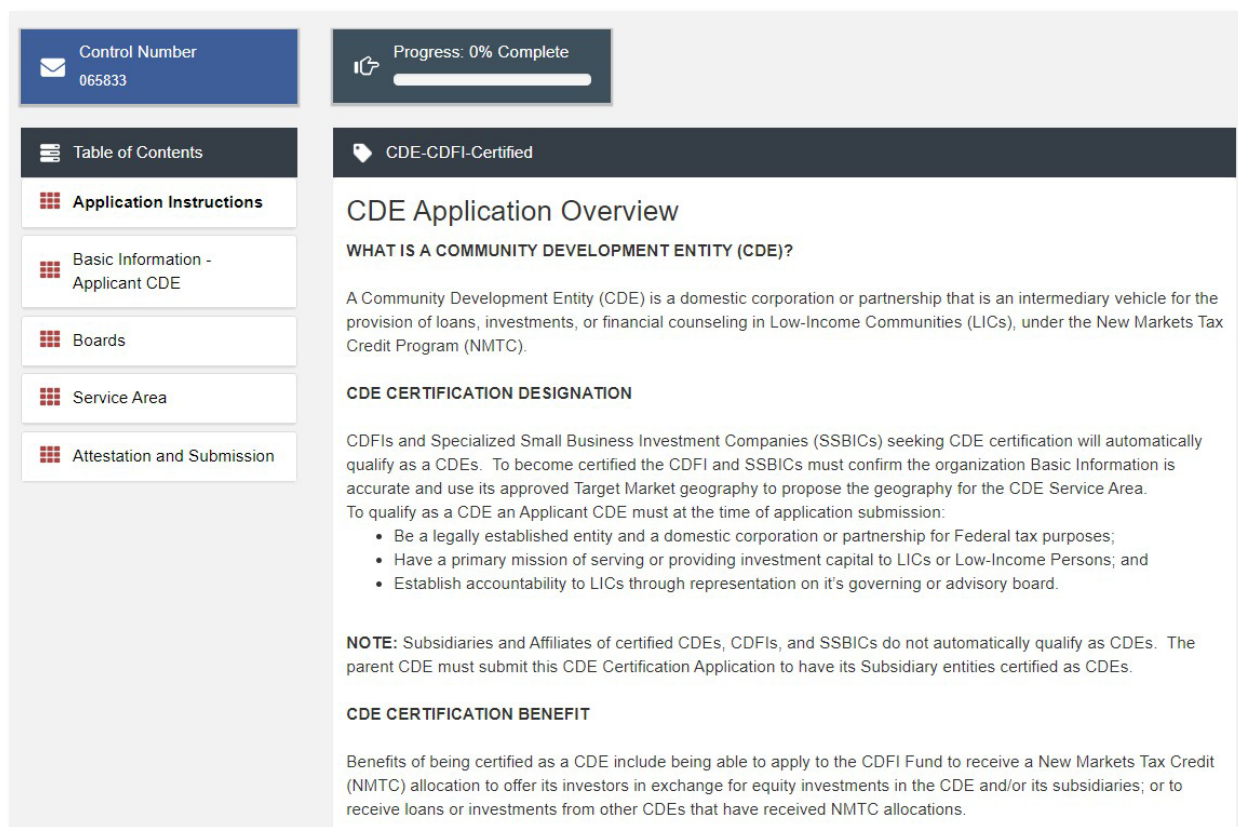


Figure 51: CDE-CDFI-Certified Application

Tip

If you **do not** see the **Apply for CDE Certification** button, verify that your Program Profile is correctly associated with the CDE-CERT program and that you have proper AMIS permissions.

5.1 Basic Information – Applicant CDE Section

The Basic Information section collects foundational details about the Applicant CDE. This includes the organization's legal status, mailing address, and the types of geographic markets it serves. All information in this section must be accurate and consistent with the Applicant CDE's AMIS Organization Record and official documentation.

What This Section Covers

The Basic Information – Applicant CDE section includes three required subsections. Together, they establish the Applicant CDE's legal identity, point of contact, and the general scope of its service activities. Each subsection must be completed and saved before the Application can proceed.

- [Applicant Information](#): Collects key organizational details such as the Applicant CDE's legal name, EIN, entity structure, products and services offered, and designated contacts. This information must align with the Applicant CDE's AMIS Organization Record and official documentation.
- [Applicant Address](#): Displays the mailing address for the Applicant CDE as recorded in AMIS. If updates are needed, they must be made in the Organization Detail page and cannot be edited directly within the Application.

5.1.1 Applicant Information Subsection

The **Applicant Information Subsection** collects key identifying details about the Applicant CDE, including:

- **Name of Applicant**
- **Establishment Date**
- **Control Number**
- **Authorized Representative**
- **Points of Contact**

These fields must be accurate and align with the organization’s AMIS profile and official documentation.

***Note:** Some fields, such as Name of Applicant CDE and EIN, are auto-filled from the AMIS Organization Record and cannot be edited directly in the Application. If incorrect, the Applicant CDE must submit a Service Request in AMIS to update the record.*

Why This Section Matters

This subsection confirms and verifies the Applicant CDE’s legal status and structure, identifies the Authorized Representative(s) with authority to submit the Application, and designates Point(s) of Contact for communication purposes. Inaccuracies in these fields can lead to submission blocks or delays in processing.

Procedures

Complete the following fields in the Applicant Information Subsection to ensure the Application meets the CDFI Fund’s requirements. Review each field carefully for accuracy, and follow the instructions provided to upload documentation or initiate changes where required.

The screenshot shows the 'Applicant Information Subsection' of a CDE-CDFI-Certified Application. The left sidebar contains a 'Table of Contents' with the following items: Application Instructions, Basic Information - Applicant CDE, Applicant Information (highlighted), Applicant Address, Boards, Service Area, and Attestation and Submission. The main content area is titled 'Applicant Information Instructions' and includes a 'Bookmark Subsection' link. Below the instructions, there are five numbered fields for data entry:

- 1. Name of Applicant**: A text field containing 'Test Applicant Org 32'.
- 2. Establishment Date**: A text field containing '3/5/2010'.
- 3. Control Number**: An empty text field.
- 4. Designate an Authorized Representative for this Application ***: A search bar with the placeholder text 'Search Records...' and a 'Clear' button.
- 5. Designate one or more Point(s) of Contact for this Application ***: A search bar with the placeholder text 'Search Records...' and a 'Clear' button.

A 'Save' button is located at the bottom of the form.

Figure 52: CDE-CDFI-Certified Application, Applicant Information Subsection

1. Name of Applicant

Confirm the Name of the Applicant displayed is the Applicant CDE's legal name.

- If the name is not correct, the Applicant CDE must submit a Service Request in AMIS to initiate a change.

2. Establishment Date

The date is pre-populated from the Organization Detail Page.

- If the Establishment Date appears to be incorrect, please submit a Service Request in AMIS to initiate a change.

3. Control Number

The Control Number is pre-populated from the Organization Detail Page.

- If the Control Number appears to be incorrect, please submit a Service Request in AMIS to initiate a change.

4. Authorized Representative

Enter the name of the Authorized Representative, identified on the AMIS Organization Detail Page.

- This individual will certify the Application and approve its submission.
- If no Authorized Representative is designated, the Application cannot be submitted.

5. Point(s) of Contact

Enter the name of the Point of Contact listed on the AMIS Organization Detail Page.

6. Click **Save to mark the subsection as complete.**

5.1.2 Applicant Address Subsection

The Applicant Address Subsection is used to confirm the official mailing and shipping addresses of the Applicant CDE as recorded in AMIS.

These addresses should match the ones the organization uses for formal communications with the CDFI Fund.

Why This Section Matters

The mailing and shipping addresses listed here will be used by the CDFI Fund for official notices, correspondence, and deliveries. They should be regularly monitored and kept up to date.

Procedures

Review the mailing address listed in the **Applicant Address Subsection**. This address is pulled directly from the organization's AMIS profile and cannot be edited within the Application.

If the information is incorrect, follow the steps below to update the address in the Organization Detail page before proceeding.

1. **Review the Mailing Address** displayed in the **Mailing Address** section.
 - This information is pulled from the **AMIS Organization Detail** page.
2. **Review the Shipping Address** displayed in the **Shipping Address** section.
 - This information is pulled from the **AMIS Organization Detail** page.
3. **If either address is incorrect:**
 - Return to the Organization Detail page in AMIS to make corrections.
 - Changes made there will auto-populate into the Application when refreshed.

***Note:** The mailing and shipping address fields in the Application are not editable directly. All updates must be made in the Organization Record in AMIS.*

4. Click **Save** to mark the subsection as complete.

Table of Contents

Application Instructions

Basic Information - Applicant CDE

Applicant Information

Applicant Address

Boards

Service Area

Attestation and Submission

CDE-CDFI-Certified - Basic Information - Applicant CDE - Applicant Address

Applicant Address Instructions

Bookmark Subsection

The Applicant must confirm the physical and mailing address below. If the data is not correct, the Applicant must return to the Organization Detail Page to make corrections.

Applicant Address Mailing

Address

2345 Testing Rd

City

No Name

State

AZ

Zip Code

12345

Applicant Address Shipping

Address

City

State

Zip code

Save

Figure 53: CDE-CDFI-Certified Application, Applicant Address Subsection

5.2 Boards Section

Why This Section Matters

To meet the Accountability Test requirements, an Applicant CDE must demonstrate that it maintains ongoing accountability to residents of the LICs it intends to serve. Certified CDFIs and SSBICs may use their approved board(s) to demonstrate accountability to the designated CDE Service Area. All other Applicant CDEs must demonstrate that they are accountable to the residents of LICs within the Service Area(s) they designate. This section outlines the governance structures and board composition requirements used to evaluate compliance with this statutory criterion.

Accountability Requirements

An Applicant CDE will be determined to meet the accountability requirement if:

- It has at least two Governing or Advisory Board members; and
- At least 20% of the members of its Governing Board or each Advisory Board are representative of LICs in the selected Service Area(s).

***Note:** An entity may meet this requirement through either its Governing Board or its Advisory Board(s), but not through alternative means such as community meetings or focus groups.²*

Maintaining Accountability Through Advisory Board(s)

If the Applicant CDE intends to meet the Accountability Test through Advisory Board(s), include a **brief narrative** addressing all of the following:

- How the Advisory Board members are selected;
- How frequently the Advisory Board meets (boards must meet at least annually to qualify);
- How feedback is solicited from residents of LICs, and how often that feedback is (or will be) collected, such as through semi-annual community meetings or annual surveys; and
- How that feedback is (or will be) used to inform Governing Board decisions, such as by having an advisory member sit on the Governing Board, requiring Advisory Board reports to the Governing Board, or requiring Advisory Board approval for Governing Board consideration.

***Note:** A Subsidiary may meet its Accountability Test via the Governing or Advisory Board of the Applicant CDE. Similarly, an Applicant CDE may meet its Accountability Test via the Governing Board of its controlling entity*

² IRC section 45D(c)(1)(B) requires that accountability be demonstrated through representation on a **governing or Advisory Board**, not through indirect means such as focus groups or surveys. See [Glossary](#) for the full statutory language.

Who Qualifies as a Representative of a LIC or LIP?

For CDE Certification purposes, Accountability to the LIC or LIP can be demonstrated in any of the following ways:

LIC/LIP Representative	Source of Accountability	Requirements
Resident of a LIC	Lives in a qualified LIC census tract within the proposed Service Area	<ul style="list-style-type: none"> Provide verifiable address or FIPS code, or both.
Small business owner in a LIC	Operates a business located in and serving LIC residents	<ul style="list-style-type: none"> Provide verifiable address or FIPS code, or both. Business must not engage in ineligible activities, such as golf courses, liquor stores, massage parlors, gambling, etc.; products or services must be accessible to LIC residents; must primarily hire or serve LIC residents.
Religious leader in a LIC	A leader of a faith-based organization whose physical building is based in the LIC	<ul style="list-style-type: none"> Provide verifiable address or FIPS code;
Elected official	Constituency includes or is primarily composed of LIC residents (≥50% of the tracts qualify as LIC or ≥50% of the residents live in a qualified LIC)	<ul style="list-style-type: none"> Must demonstrate that at least half of constituency is LIC-based;
Employee/board member of a charitable or community-based organization	Organization's mission and activities are directed primarily to LICs	<ul style="list-style-type: none"> Mission statement must confirm majority of activities serve LICs; Service Area should overlap Applicant CDE's Service Area; must not be an entity affiliated with the Applicant CDE
Employee/board member of a credit union or Certified CDFI/CDE	Organization accountable through mission and lending/services to LICs	<ul style="list-style-type: none"> Automatically presumed to qualify if a currently certified CDFI but must continue to demonstrate accountability to LICs.
Employee of Government agency serving LICs	Works for an agency or department that primarily serves LICs	<ul style="list-style-type: none"> Agency must have mission to serve LICs (not just incidental service); government entities without LIC-serving mission do not qualify.

Note: If a board member does not meet any of these criteria, they must be marked as "Not an LIC Representative."

If the Applicant CDE relies on **Advisory Boards** to meet the requirement:

- Each Advisory Board(s) must include at least 20% representative members, and
- The Applicant CDE must demonstrate that the Advisory Board's input is meaningfully considered by the Governing body.

Statewide, Multi-State, or National Service Areas

If the Applicant CDE designates a **statewide, multi-state, or national** service area, they must demonstrate that at least 20% of its board members (Governing or Advisory) are representative of a **cross-section** of LICs in the applicable geography.

This may require the CDE to:

- Establish multiple Advisory Boards, or
- Appoint board members affiliated with **state-wide organizations or nationwide organizations** that represent LIC interests, such as a state-wide non-profit or a national community development organization.

Multiple Geographic Areas

A CDE is not limited in the number of LICs or geographic areas it may serve. However, it must demonstrate accountability to each LIC or area it serves.

CDFI Fund Discretion

The CDFI Fund reserves the right to modify or revise the requirements of the Accountability Test if it determines, in its sole discretion, that an Applicant CDE has otherwise demonstrated compliance with the intent and purpose of [IRC §45D\(c\)\(1\)\(B\)](#).

5.2.1 Boards Subsection

Certified CDFIs and SSBICs must **select the approved accountable board** from the **Organization Detail Page** in AMIS.

Applicant CDEs that are not certified CDFIs or SSBICs must demonstrate accountability to residents of LICs in their designated Service Area(s) by **creating and completing an Organization Board** record in AMIS. See [CDFIs and SSBICs](#).

Procedures

Creating a New Organization Board Record in AMIS

Follow the steps below to create and populate a new Organization Board record.

1. Exit the template Application and navigate to the Applicant CDE's **Organization Detail** page.
 - From the **Organizations** tab, select the hyperlink for the Applicant CDE's organization from the **Recently Viewed** list.
 - Alternatively, use the **global search bar** at the top of the page to search for the organization by name.
2. Click the **New Org Board** button.

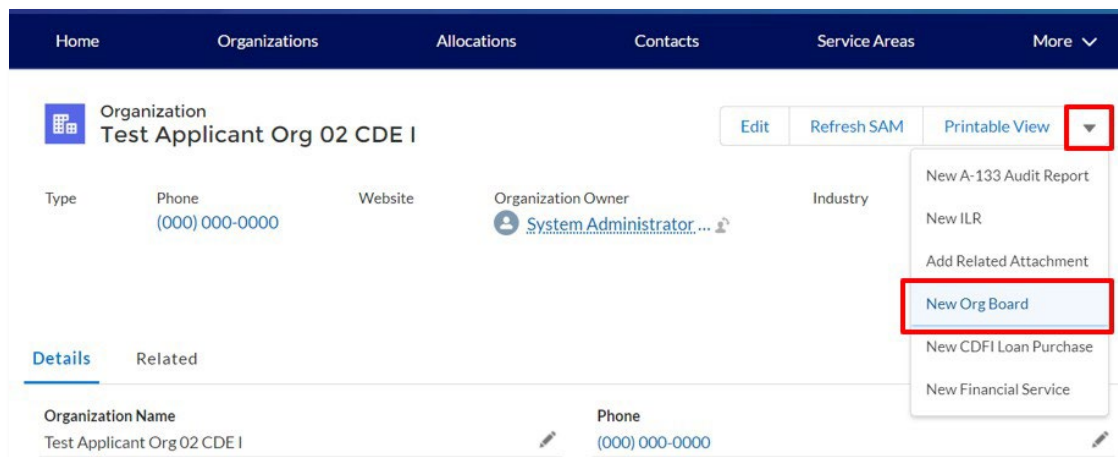


Figure 54: Organization Record - New Org Board Button

3. In the **New Org Board** creation popup:
 - Enter the **Board Name**.
 - Select **CDE Certification** from the board **Purpose** drop-down menu.

Note: AMIS lists multiple options under the Purpose field. However, for this purpose you must only select “CDE Certification”

The screenshot shows the 'New Org Board' form. The 'Board record name' field contains 'ACME CDE_AdvBd (April 2024)'. The 'Purpose' dropdown menu is open, showing options: '--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', and 'CDFI Certification - collective review for another entity - Accountability provided by Controlling entity - Controlling entity's record'. The 'CDE Certification' option is highlighted.

Board Naming Convention

To allow for future changes to your Organization Board, the CDFI Fund recommends avoiding generic names for board records, such as “Advisory Board.”

Use the following naming convention:

[Organization Name]_[Board Type] (Month Year of Creation)

Example: ACME CDE_AdvBd (Apr 2024)

Figure 55: New Org Board Creation Popup

4. Click **Next**.
5. Select the **Board Type** (Governing or Advisory) field and click **Next**.

The screenshot shows the 'New Org Board' form. The 'Board type' dropdown menu is open, showing options: '--None--', 'Governing board', and 'Advisory board'. The 'Governing board' option is highlighted.

Figure 56: New Org Board - Board Type Field

6. The new Board record will appear on the **Organization’s Board Related List**.

Organization Boards (1)			
Board Name	Status	Alert	Board Composition Da...
Testing `123	Proposed		
View All			

Figure 57: Newly Created Organization Board on the Related List

7. Click the newly created Board record to access the **Organization Board Detail** page.

Organization Board
Testing ` 123

[Edit Org Board](#)
[New Org Board Member](#)
[Printable View](#)

[Detail](#)
[Related](#)

Board Name Testing ` 123	Board Composition Date
Board Status Proposed	Record Type CDE
Organization Test Applicant Org02CDEAR1	
Board record purpose CDE Certification	
CDE Board Type Governing Board	
Member Narrative	
Total Board Members	Total Accountable Representatives
Process of Selection	How often does Board meet ?
Board Member Feedback	How is Information Used ?
Review Assessment Proposed	
Created By TestUser Org02CDEAR1, 10/8/2024 12:24 PM	Last Modified By TestUser Org02CDEAR1, 10/8/2024 12:24 PM

Figure 58: CDE Organization Board Detail Page

8. Complete the **Member Narrative** section, including:

- Total number of board members
- Total number of accountable representatives
- Frequency of board meetings
- How the board is selected
- How LIC feedback is gathered and used

Note: *These entries support the Accountability Test requirements*

Adding Board Members in AMIS

1. To create Organization Board Members:

- In the **Related Tab**, click **New** on the **Organization Board Members** Related List.

[Detail](#)
[Related](#)

Organization Board Members (0)

[New](#)

Figure 59: Related List - Organization Board Members

2. Select the **Board Member Type** and click **Next**.

The screenshot shows a web form titled "New Organization Board Member". It contains a list of eight radio button options, each with a description:

- ☐ Board Member or Employee of non-affiliated charitable org
An employee or Board Officer of a non-affiliated community-based or charitable organization providing more than 50% of its program activities and services to LICs in the Service Area
- ☐ Elected Official or staff to Elected Official
Be, or work for, an elected official whose constituency is comprised principally of, or are residents of, qualified NMTC census tracts
- ☐ Governmental Agency/Department Employee
An employee of a governmental agency or department that primarily serves LICs or whose job responsibility primarily involve serving LICs
- ☐ Not an LIC Representative
Not an LIC Representative
- ☐ Religious Leader
A religious leader whose congregation is located in a NMTC qualified census tract
- ☐ Resident
Resides within a of qualified NMTC census tract in Service Area
- ☐ Small Business Owner
Own, control, or manage a small business within a qualified NMTC census tract, in Service Area, that principally employees or provides appropriate goods and services to area LIC residents

At the bottom right of the form are two buttons: "Cancel" and "Next".

Important

Do **not** select "CDFI Certification Application Board Member" as the **Board Member Type**. This option is only used when applying for **CDFI Certification**, not **CDE Certification**.

↓

This screenshot shows the same "New Organization Board Member" form, but with the "CDFI Certification Application Board Member" option selected. A red circle with a diagonal line through it is placed over the radio button for this option. The text next to the selected option reads: "CDFI Certification Application Board Member ONLY Select if applying to the CDFI Certification Application".

Figure 60: CDE Board Member Types

3. Based on the **Board Member Type** selected, complete the required questions. Repeat this step to add additional Board Members by clicking **New** again on the Organization Board Members related list.

Selecting a Board in the CDE Certification Application

Once the Organization Board(s) has been created and populated in AMIS, follow these steps to link them to the CDE Certification Application:

1. Launch the **CDE Certification Application** from the Program Profile.
2. Navigate to the **Boards** section and open the **Boards** subsection.
3. In **Select Organization Boards** from AMIS field:
 - Search for and select the appropriate board from the list of Organization Board records linked to the Applicant CDE's Organization Detail page.

Note: Only boards that have been created in the Organization Detail Page in AMIS will appear in this dropdown list.

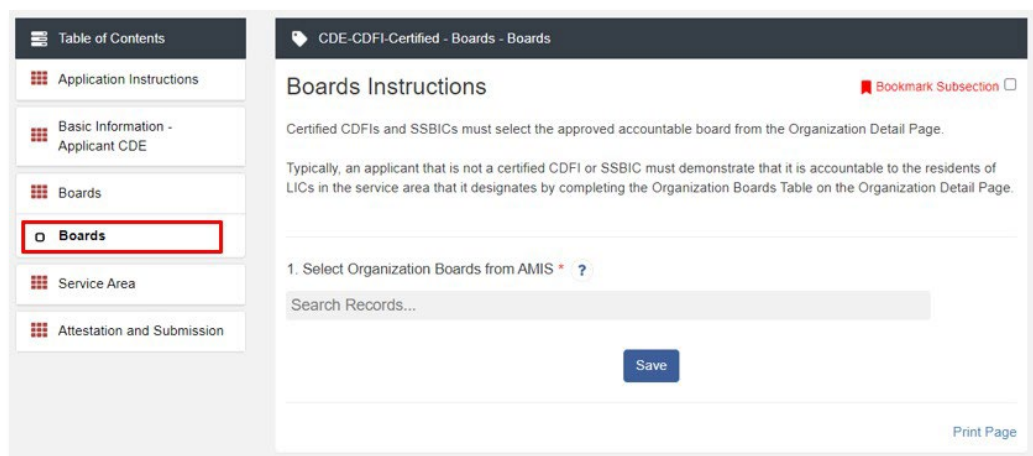


Figure 61: CDE-CDFI-Certified Application, Boards Subsection

4. Click **Save** to mark the subsection as complete.

Add Additional Multiple Boards

Applicant CDEs may add or remove multiple boards by clicking the **green plus sign icon (+)** to add a board or the **red minus sign icon (-)** to remove one, next to the **Search Records** field.



Figure 62: CDE-CDFI-Certified Application, Boards Subsection (Showing Add Additional)

5.3 Service Areas Section

Why This Section Matters

Certified CDFIs and SSBICs seeking CDE Certification under this Application must align their certified Target Market with the proposed **Service Area**. This section is used to identify the geographic area the entity serves or intends to serve and ensures that accountability is appropriately aligned with that geography.

While the Service Area is identified using broader geographic terms, such as *county*, *statewide*, or *national*), the NMTC Program only permits transactions and investments in Qualified Census Tracts (QCTs).

Applicant CDEs should use the Fund's mapping software, **CDFI Information Mapping System (CIMS)**, available at www.cdfifund.gov/mapping-system to identify eligible census tracts.

Creating a Service Area Record in AMIS

Follow the steps below to create a Service Area record.

1. Exit the template Application and navigate to the Applicant CDE's **Organization Detail** page.
 - From the **Related tab**, scroll down to select the **New** button for the Applicant CDE's organization from the **Service Areas** list.



Figure 63: CDE-CDFI-Certified, Creating a New Service Area Record

2. In the **New** creation pop-up:
 - Enter the Proposed Service Area
 - Confirm your Entity Name.
3. Select **Save**.

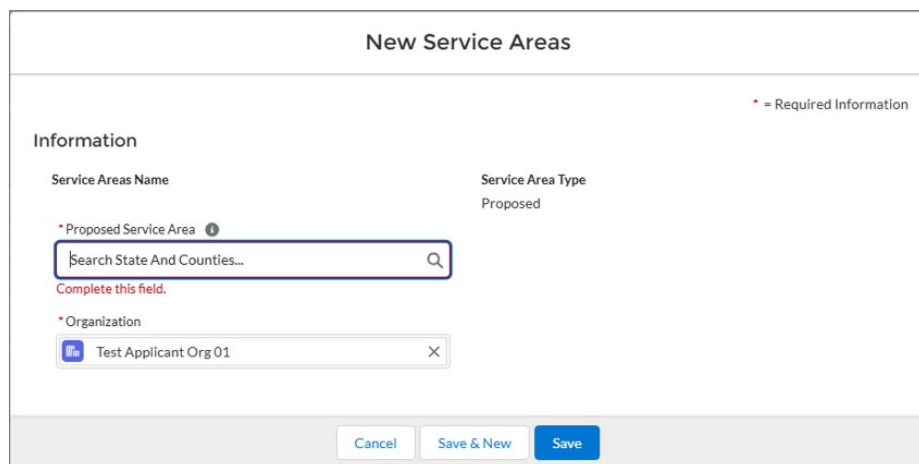


Figure 64: CDE-CDFI-Certified, New Service Area Creation Pop-Up

5.3.1 Service Areas Subsection

Each entity seeking CDE Certification under this Application must:

- Identify the Service Area that it serves or intends to serve, and
- Demonstrate that its accountability to the LICs aligns with the designated Service Area.

Note: The Applicant CDE must identify a geography it currently serves or intends to serve. To be certified for the proposed Service Area, the Applicant CDE must demonstrate accountability to the LICs within that geography.

The screenshot shows the 'Service Areas' subsection of the CDE-CDFI-Certified Application. The left sidebar contains a 'Table of Contents' with links to 'Application Instructions', 'Basic Information - Applicant CDE', 'Boards', 'Service Area', 'Service Areas' (highlighted with a red box), and 'Attestation and Submission'. The main content area is titled 'Service Areas' and includes a 'Bookmark Subsection' button. The instructions state: 'The Applicant must identify a geography in which it serves based on the currently approved CDFI Target Market. 1. Select Service Area Type - If the Service Area the Applicant serves is National (including US Territories), select "National". If the Service Area the Applicant serves is at the local or statewide level, select "Other". 1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page. To add more than one Service Area(s), select the "*" To remove one or more Service Area(s), make sure the geography is selected then select "-".' Below the instructions is a dropdown menu for '1. Select Service Area Type' with a question mark icon. A 'Save' button is located below the dropdown, and a 'Print Page' link is in the bottom right corner.

Figure 65: CDE-CDFI-Certified Application, Service Areas Subsection

Procedures

1. Select Service Area Type

- If the Service Area is **National** (including US Territories), select “National.”

Note: Selecting “National” allows the Applicant CDE to proceed with the Application without additional questions.

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Boards
- Service Area
- Service Areas**
- Attestation and Submission

CDE-CDFI-Certified - Service Area - Service Areas

Subsection was marked as completed!

Service Areas Bookmark Subsection

The Applicant must identify a geography in which it serves based on the currently approved CDFI Target Market.

1. Select Service Area Type - If the Service Area the Applicant serves is National (including US Territories), select "National".

If the Service Area the Applicant serves is at the local or statewide level, select "Other".

1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page.

To add more than one Service Area(s), select the "+".

To remove one or more Service Area(s), make sure the geography is selected then select "-".

1. Select Service Area Type * ?

National

Save

Print Page

Figure 66: CDE-CDFI-Certified Application, Service Areas Subsection (Showing Question 1 is National)

- If the Service Area is **local or statewide**, select "Other."

Note: Selecting "Other" will prompt additional questions in the Application.

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Boards
- Service Area
- Service Areas**
- Attestation and Submission

CDE-CDFI-Certified - Service Area - Service Areas

Subsection was marked as completed!

Service Areas Bookmark Subsection

The Applicant must identify a geography in which it serves based on the currently approved CDFI Target Market.

1. Select Service Area Type - If the Service Area the Applicant serves is National (including US Territories), select "National".

If the Service Area the Applicant serves is at the local or statewide level, select "Other".

1.1 Select Organization Service Area from Organization Detail "Service Area" Page - If the response to Question 1 is "Other", you must select Service Area(s) identified as proposed or approved geographies from the Organization Detail Page.

To add more than one Service Area(s), select the "+".

To remove one or more Service Area(s), make sure the geography is selected then select "-".

1. Select Service Area Type * ?

Other

1.1 Select Organization Service Area from Organization Detail "Service Area" Page * ?

Search Records...

Save

Print Page

Figure 67: CDE-CDFI-Certified Application, Service Areas Subsection (Showing Question 1 is Other)

2. Select Organization Service Area from the "Service Area" Page in Organization Detail

If the response to Question 1 is "Other":

- From the Organization Detail page, select the Service Area(s) marked as *Proposed* or *Approved* geographies.
 - To **add** additional Service Areas, click the **green plus sign (+)**.
 - To **remove** a Service Area, select the geography and click the **red minus button (-)**.

3. Click **Save** to mark the subsection as complete.

5.4 Attestation and Submission Section

Why This Section Matters

To complete the CDE Certification Application, the Applicant CDE must attest that the information provided throughout the Application is accurate and complete. This attestation confirms that the Application has been reviewed and approved by an Authorized Representative of the Applicant CDE's Governing body. Once the Application is submitted, no further edits can be made unless requested by the CDFI Fund. Ensuring accurate attestation is essential for maintaining transparency, accountability, and compliance with CDE Certification requirements.

Authorized Representatives vs. Application Point of Contact

Only a designated **Authorized Representative** or **Application Point of Contact**, as identified in the Application, may submit the Application in AMIS.

Important!

Be aware of the difference between these two roles:

- **Authorized Representative** – May **sign** and **submit** the Application.
- **Application Point of Contact** – May **submit** the Application but **cannot sign** it.

Important!

Before submitting the CDE Application, the CDFI Fund recommends that you **closely review all responses** within the Application and related tools. Once submitted, the Application will be **locked, and responses cannot be altered**. Before proceeding to the Attestation and Submission section, make sure that the Application is **complete, all narratives and data have been entered, and that all required attachments have been uploaded and attached** to the Application.

Procedures

Submitting the Application

1. Verify 100% Completion

Ensure the Progress Bar shows **100% Complete** before proceeding.

Note: The system will not allow submission unless all required sections are marked as complete.

2. Review the Attestation Statement

On the **Attestation and Submission** page, the Applicant CDE must review the attestation language, which affirms that the Application contents are true, accurate, and complete.

3. Check the Attestation Box

Select the checkbox to confirm the attestation.

Control Number
065833

Progress: 100% Complete

Table of Contents

- Application Instructions
- Basic Information - Applicant CDE
- Boards
- Service Area
- Attestation and Submission**

CDE-CDFI-Certified

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

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

Submit Application

Figure 68: CDE-CDFI-Certified Application, Attestation and Submission Subsection

4. Click **Submit Application**

- After selecting the checkbox, click **Submit Application**.
- A confirmation dialog will appear.

CDE-CDFI-Certified

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

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

Name: Chantilly 1

Date: 9/19/2024 12:05 PM

Submit Application

Figure 69: CDE-CDFI-Certified Application, Attestation and Submission Subsection (Attestation Checked)

Submission

After submitting the application, you can no longer edit the application. Are you sure you would like to submit?

Close Submit Application

Figure 70: CDE-CDFI-Certified Application, Confirmation of Submission Popup

5. Confirm Submission

- Click **Submit Application** in the confirmation popup to complete the electronic submission.
- After submission, the Application becomes locked for editing.

6. Receive Confirmation Email

A confirmation email will be sent to the Applicant CDE's registered email address acknowledging receipt of the CDE Certification Application.

Glossary

Glossary of Acronyms, Terms, and Statutory Definitions

7. Glossary

This Glossary provides definitions of capitalized terms used in this guidance document to assist readers in understanding program requirements and processes.

Note: Capitalized terms not defined in this Glossary have the meanings assigned to them in applicable statutes, regulations, NOAAs, or other official CDFI Fund guidance.

Term	Definition
Accountability Test	A statutory requirement under IRC §45D(c)(1)(B) that a CDE demonstrate accountability to Low-Income Community (LIC) residents through representation on its Governing or Advisory Board.
Advisory Board	An Advisory Board is a group of individuals who provide non-binding advice to (but are not authorized to act for or make decision on behalf of) an organization's Governing Board.
Award Management Information System (AMIS)	The CDFI Fund's online platform for managing Certification Applications, amendments, awardee records, affiliated entities, and related data.
Applicant CDE	Any legal entity applying to the CDFI Fund to be certified as a <i>Community Development Entity (CDE)</i> , either for itself or on behalf of its Subsidiaries.
Authorized Representative	An employee or officer authorized to legally bind and make representations on behalf of the Applicant CDE. Consultants may assist but cannot serve as Authorized Representatives. Individuals designated as Authorized Representatives must be recorded as such in AMIS.
Community Development Financial Institution (CDFI)	A financial institution certified by the CDFI Fund to provide financial services in underserved markets. See 12 CFR 1805.201 for additional details.
Community Development Financial Institution Fund (CDFI Fund)	A program of the U.S. Department of the Treasury that promotes economic growth and access to capital in low-income and underserved communities.

Term	Definition
Community Development Entity (CDE)	As defined in IRC §45D(c)(1) , a domestic corporation or partnership that: (1) has a Primary Mission of serving LICs or LIPs, (2) maintains accountability through board representation, and (3) is certified by the CDFI Fund.
Control	Defined by the CDFI Fund as: (1) Ownership, control, or power to vote more than 50% of the outstanding shares of any class of voting securities of any entity, directly or indirectly or acting through one or more other persons; or (2) Control in any manner over the election of a majority of the directors, trustees, or general partners (or individuals exercising similar functions) of any other entity; or (3) Power to exercise, directly or indirectly, a controlling influence over the management policies or investment decisions of another entity, as determined by the CDFI Fund.
Employer Identification Number (EIN)	A unique identification number issued by the IRS used to identify a business entity.
Governing Board	A Governing Board is a group of individuals legally responsible for the governance, control, direction and management of an organization.
Legal Entity Requirement	A statutory requirement under IRC §45D(c)(1) that an entity be a legal entity as of the date the Certification Application is submitted, with organizing documents, such as Articles of Incorporation, filed with a government agency responsible for registering or overseeing entities within a jurisdiction or industry (e.g., the state of incorporation, a Tribal government, or a federal regulator).
Low-Income Community (LIC)	Under IRC §45D(e)(1), any population census tract if: (1) The poverty rate for such tract is at least 20%, or (2) (a) In the case of a tract not located within a metropolitan area, the median family income for such tract does not exceed 80% of statewide median family income, or (b) in the case of a tract located within a metropolitan area, the median family income for such tract does not exceed 80% of the greater of statewide median family income or the

Term	Definition
	metropolitan area median family income. With respect to IRC §45D(e)(1)(B), possession-wide median family income shall be used (in lieu of statewide income) in assessing the status of census tracts located within a possession of the United States. Under IRC §45D(e)(2), Targeted Populations will also be treated as Low-Income Communities. See IRS Notice 2006-60. Under IRC §45D(e)(3), in the case of an area that is not tracted for population census tracts, the equivalent county divisions (as defined by the Bureau of the Census for purposes of determining poverty areas) shall be used for purposes of defining poverty rates and median family incomes. See IRC §45D(e) for additional criteria.
Low-Income Person (LIP)	Any individual having an income, adjusted for family size, of not more than: (1) For metropolitan areas, 80% of the area median family income; and (2) For non-metropolitan areas, the greater of (a) 80% of the area median family income or (b) 80% of the statewide nonmetropolitan area median family income.
New Markets Tax Credit (NMTC)	A federal program established under IRC §45D that provides tax credits to investors in certified CDEs to spur private investment in Low-Income Communities (LICs).
Qualified Census Tracts	Census tracts that meet eligibility criteria under IRC §45D(e)(1), including a poverty rate of at least 20% or a median family income not exceeding 80% of the relevant benchmark (statewide or metropolitan). Qualified Census Tracts are a type of Low-Income Community (LIC) and are used to determine NMTC eligibility. For mapping tools and current eligibility data, see the CDFI Fund's Community Investment Mapping System (CIMS) .
Primary Mission Test	A statutory requirement under IRC §45D(c)(1)(A) that a CDE have a Primary Mission of serving, or providing investment capital for, Low-Income Communities (LICs) or Low-Income Persons (LIPs).
Rural Areas (Non-Metropolitan Counties)	For purposes of CDE Certification, "Rural Areas" are defined by statute as Non-Metropolitan Counties. A Non-Metropolitan County is any county not

Term	Definition
	contained within a Metropolitan Statistical Area (MSA), as established in OMB Bulletin No. 20-01: Revised Delineations of Metropolitan Statistical Areas, Micropolitan Statistical Areas, and Combined Statistical Areas. This definition aligns with the 2020 Census tract designations.
Service Area	The geographic region a CDE provides or intends to provide products, services, or investments.
Specialized Small Business Investment Companies (SSBIC)	A privately owned investment company that provides financing to small businesses owned by socially or economically disadvantaged individuals. Defined in IRC §1044(c)(3).
Subsidiary	A legal entity that is owned or controlled by another entity, such as the Applicant CDE.
Tribal Government	The federally or state-recognized Governing body (including a tribal council) of a Native American tribe or an Alaska Native village.
Unique Entity ID (UEI)	A 12-character alphanumeric identifier issued by the federal government's System for Award Management (SAM.gov) to uniquely identify entities doing business with the federal government. The UEI replaces the DUNS number as the official entity identifier used in federal awards and Applications.

Contacts and Resources

[OCPE Helpdesk](#)

[IT Helpdesk](#)

[Material Resources](#)

7. Contact and Resources

7.1 OCPE Helpdesk

CDE Application questions. Submit a Service Request in AMIS (preferred) or email to:

Email: OCPECert@cdfi.treas.gov

Phone: (202) 653-0423

7.2 IT Helpdesk

For technical issues related to AMIS. Submit a Service Request in AMIS (preferred) or email to:

Email: amis@cdfi.treas.gov

Phone: (202) 653-0300

7.3 Material Resources

Applicant CDEs are strongly encouraged to review all CDE Certification Application and CDFI Certification Application resource materials available on the CDFI Fund's website **before** completing and submitting a CDE Certification Application.

This includes:

- [AMIS Home Page](#) - The login portal for the CDFI Fund's Award Management Information System (AMIS), used to manage certification Applications, amendments, and organizational records.
- [CDE Certification | Community Development Financial Institutions Fund](#) - The official CDFI Fund webpage providing guidance, Applications, and resources related to CDE certification.
- [Community Development Financial Institutions Program regulations](#) - Federal regulations (12 CFR Part 1805) governing the certification and operation of Community Development Financial Institutions (CDFIs).
- [New Markets Tax Credit Program | Community Development Financial Institutions Fund](#) - The official CDFI Fund webpage with program details, compliance information, and resources for the New Markets Tax Credit (NMTC) Program.
- [Riegle Community Development and Regulatory Improvement Act of 1994](#) - The statute that established the CDFI Fund and authorized the certification of CDFIs and CDEs.

The CDFI Fund may add to or update the Application materials on its website from time to time. Applicant CDEs should verify that they are referring to the most up to date guidance.