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Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes.

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## INTRODUCTION

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Through the Bank Enterprise Award Program (BEA Program), the CDFI Fund provides monetary awards to banks and thrifts (collectively referred to as Depository Institutions for purposes of this Application) that successfully demonstrate an increase in their investments in CDFIs or in their own lending, investing, or service activities in the most Distressed Communities. Providing monetary awards for increasing community development activities leverages the CDFI Fund's dollars and puts more capital to work in Distressed Communities throughout the nation.

The CDFI Fund expects to award up to \$XX million for the FY 2026 BEA Program funding round. The CDFI Fund reserves the right to award in excess of this amount, provided that the appropriated funds are available. The minimum award size will be \$10,000. The CDFI Fund reserves the right to impose a maximum award amount.

*Capitalized terms (other than titles) are defined in the BEA Program Regulations (12 C.F.R. Part 1806), the FY 2026 Notice of Funds Availability (NOFA), the FY 2026 BEA Program Application Instructions, the FY 2026 BEA Program Frequently Asked Questions, or the FY 2026 BEA Program Glossary. All of these documents can be downloaded from the CDFI Fund's website at [FY 2026 BEA Application Materials](#). Certain terms used throughout the Application have meanings unique to the BEA Program. The CDFI Fund encourages each Applicant to review the BEA Program Interim Rule, NOFA, and the BEA Program Application Frequently Asked Questions (FAQs) to be familiar with these meanings, as well as other program requirements.*

## APPLICATION ELIGIBILITY FACTORS

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### FDIC-Insured Depository Status

The legislation authorizing the BEA Program specifies that eligible Applicants for the BEA Program must be Insured Depository Institutions, as defined in 12 U.S.C. §1813(c)(2). As set forth in the applicable NOFA, for the FY 2026 BEA Program Application, an Applicant must have been FDIC-insured as of the first day of the Baseline Period (January 1, 2025) and maintain its FDIC-insured status at the time of the Application submission to be eligible for consideration for a BEA Program Award. The Depository Institution Holding Company of an Insured Depository Institution may not apply on behalf of an Insured Depository Institution. Applications received from Depository Institution Holding Companies will be deemed ineligible.

### CDFI Certification Status

Although Certified CDFI and non-Certified CDFI Applicants that are FDIC-Insured Depository Institutions may apply for an FY 2026 BEA Program Award, Certified CDFIs can receive larger BEA Program Awards than non-Certified CDFI Applicants for most Qualified Activities. For the FY 2026 funding round, an eligible Certified CDFI Applicant must be one of the following: 1) an Insured Depository Institution that was Certified as a CDFI as of December 31, 2025 (end of the Assessment Period) and remains Certified as a CDFI at the time BEA Program Awards are announced; or 2) an Insured Depository Institution that submitted a CDFI Certification Application by December 31, 2025 and has been Certified as a CDFI at the time BEA Program Awards are announced. Please note that additional information on the CDFI Certification requirements can be found at: [www.cdfifund.gov/cdficert](http://www.cdfifund.gov/cdficert).

The Applicant's CDFI certification status is displayed in AMIS on its organization detail page. If the Applicant believes the CDFI certification status displayed is inaccurate, the Applicant should contact the CDFI Fund's Office of Certification Policy and Evaluation by submitting an AMIS Service Request.

### CDFI Program Award Status

As stated in the FY 2026 BEA Program NOFA, Applicant may NOT be selected for an FY 2026 BEA Program Award if it has:

- (1) An application pending for assistance under the CDFI Program at the time of BEA Award decisions; or
- (2) Been awarded assistance under the CDFI Program within the 12-month period prior to the Federal Award Date of the FY 2026 BEA Program Award Agreement.

### Prior CDFI Fund Award Recipients or Allocatees

The FY 2026 BEA Program NOFA includes specific eligibility requirements generally applied to Applicants that are prior Award Recipients or Allocatees under other CDFI Fund programs. These requirements are summarized below.

### **Pending Resolution of Noncompliance or Default**

If an Applicant (or Affiliate of an Applicant) that is a prior Award Recipient or Allocatee under any CDFI Fund program: (i) has demonstrated it has been in noncompliance or default with a previous assistance agreement, award agreement, allocation agreement, bond loan agreement, or agreement to guarantee and (ii) the CDFI Fund has yet to make a final determination as to whether the entity is in noncompliance with or default of its previous agreement, the CDFI Fund will consider the Applicant's Application under this NOFA pending full resolution, in the sole determination of the CDFI Fund, of the noncompliance or default.

### **Noncompliance or Default Status**

The CDFI Fund will not consider an Application submitted by an Applicant that is a prior CDFI Fund award Recipient or Allocatee under any CDFI Fund program if, as of the Application deadline in the NOFA, (i) the CDFI Fund has made a final determination in writing that such Applicant (or Affiliate of such Applicant) is in noncompliance with or default of a previously executed assistance agreement, award agreement, allocation agreement, bond loan agreement, or agreement to guarantee, and (ii) the CDFI Fund has provided written notification that such entity is ineligible to apply for or receive any future CDFI Fund awards or allocations. Such entities will be ineligible to submit an Application for such time period as specified by the CDFI Fund in writing.

Additionally, regardless of whether a sanction or remedy is imposed, the CDFI Fund will not consider an Application submitted by an Applicant if the default on a prior Allocation Agreement of the Applicant or an Affiliate occurs during the period beginning 12 months prior to the Application deadline and ending with the FY 2026 Award announcement.

The CDFI Fund will not consider any Applicant that has defaulted on a loan from the CDFI Fund within five years of the Application deadline.

### **Transactions Funded with Award Proceeds from Another CDFI Fund program/Federal Programs**

A BEA Program Applicant may not submit as Qualified Activities (in either the Baseline or Assessment Period) any transactions funded with Award proceeds from another CDFI Fund program or other federal programs.

## OVERVIEW OF BEA PROGRAM AND APPLICATION REQUIREMENTS

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### Award Amount Determination

The CDFI Fund will determine the eligibility of each transaction submitted by the Applicant for consideration in its FY 2026 BEA Program Application. Based upon this review, the CDFI Fund will calculate the preliminary Award Amount for which the Applicant is eligible based on the increase in Qualified Activities from the Baseline Period to the Assessment Period, the CDFI Certification status of the Applicant, and the total assets of an Applicant.

After the preliminary award amounts are determined, the CDFI Fund calculates the maximum award size (i.e. award ceiling) to ensure all Applications with a preliminary award of \$10,000 or greater are funded. The award ceiling is then applied, ensuring no Applicant's award is above the established ceiling. If the CDFI Fund determines an Applicant is eligible to receive an Award for Qualified Activities in more than one category, the CDFI Fund will combine the award amounts into a single BEA Program Award.

### Baseline Period Activities

Qualified Activities undertaken during the Baseline Period must have occurred between January 1, 2024, and December 31, 2024. Qualified Activities during the Baseline Period are required to have been made to Certified CDFIs and/or to businesses and residents located in a Distressed Community and meet all applicable eligibility requirements specified in the BEA Interim Rule (12 C.F.R. Part 1806), the FY 2026 BEA Program NOFA, and the FY 2026 BEA Program Application Instructions. Applicants are not required to submit documentation for Baseline Period Qualified Activities.

### Assessment Period Activities

Qualified Activities undertaken during the Assessment Period must have occurred between January 1, 2025, and December 31, 2025. Qualified Activities during the Assessment Period are required to have been made to Certified CDFIs and/or to businesses and residents located in a Distressed Community and meet all applicable eligibility requirements specified in the BEA Interim Rule (12 C.F.R. Part 1806), the FY 2026 BEA Program NOFA, and the FY 2026 BEA Program Application Instructions.

Applicants must submit documentation for Assessment Period Activities that are greater than \$500,000 for all eligible activity types (CDFI Related Activities, Distressed Community Financing Activities and Service Activities). Please note, documentation must remain on file and be available for review at the request of the CDFI Fund for transactions equal to or less than \$500,000.

### CDFI Partners

An eligible CDFI Partner is an organization that: (1) has received assistance in the form of CDFI Related Activities provided by an unaffiliated Applicant; and (2) was a Certified CDFI at the time assistance was provided. CDFI Partners that receive CDFI Related Support Activities from an Applicant must be Integrally Involved in a Distressed Community.

Applicants are required to attest that the CDFI Partner(s) receiving the CDFI Related Support Activities meet the definition of Integrally Involved as stated in the FY 2026 BEA Program NOFA.

The **Integral Involvement Form for CDFI Support Activities** is not required to be submitted with the BEA Program Application; however, the form must remain on file and be available for review at the request of the CDFI Fund. The **Integral Involvement Form for CDFI Support Activities** can be obtained from the CDFI Partner at, or after, the time of closing.

Please visit [Appendix 1](#) to review the **Integral Involvement Form for CDFI Support Activities**.

## **Distressed Communities Eligibility Data**

FY 2026 BEA Program Applicants must use the 2016-2020 American Community Survey Distressed Communities Eligibility data provided by the CDFI Fund to determine if Qualified Activities occurred in Distressed Communities during the Baseline Period and Assessment Period. The data is available in tabular format on the CDFI Fund's website and is in an interactive format in the CDFI Fund's Information Mapping System (CIMS). Both data sources allow users to determine if the census tract is also located in a Persistent Poverty County (PPC).

Per the BEA Program Interim Rule defines a distressed community as a geographic area where:

- At least 30% of the Eligible Residents have incomes that are less than the national poverty level; and
- Unemployment rate is at least 1.5 times greater than the national average.

Additionally, the geographic area must:

- Have total population of not less than 4,000 if any portion of the area is located within a Metropolitan Statistical Area (MSA) with a population of 50,000 or greater; or
- Have a population of not less than 1,000 if no portion of the area is located within a MSA with a population of 50,000 or greater; or
- Be located entirely within an Indian Reservation.

## **Tabular BEA Program Eligibility Data**

The tabular BEA Program eligibility data may be used to help Applicants determine if their activities qualify for the program by providing detailed information on eligible census tract information. This data includes information from the American Community Survey (ACS) and helps ensure activities are conducted in areas that meet the criteria for Distressed Communities.

The tabular data can be accessed by navigating to the CDFI Fund's public website, clicking the **Research and Data** tab, then navigating [Program Eligibility Guidance](#). The tabular data is titled [BEA Program Updated Eligibility 2016-2020 ACS Data](#) and [BEA Program Updated Eligibility \(2020 Island Areas Decennial Census\)](#)

Applicants with an 11-digit census tract number may utilize tabular BEA Program eligibility data, in addition to the CIMS map tool outlined below. The tabular data also indicates whether a BEA eligible

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census tract is designated as a Persistent Poverty County (PPC). Applicants are advised that if they elect to make a PPC commitment, the PPC designation is in addition to, and not in lieu of, statutory BEA Program Distressed Community Eligibility.

### **CDFI Fund's Information Mapping System (CIMS)**

The CIMS map visually presents the same Distressed Community census tract information as the Tabular BEA Program Eligibility Data.

To access the CIMS map, navigate to the [CIMS Landing Page](#) in the Tools & Resources section of the CDFI Fund's public website. This landing page also contains important CIMS resource material training including:

1. [Getting Started – Navigating AMIS Training Manual](#)
2. [CIMS4 Webinar Demonstration – How to Use CIMS4 to Create, Analyze, and Validate a Target Market.](#)

Applicants can refer to the [BEA Program Application – CIMS Instructions](#) on the BEA Program page of the CDFI Fund's public website for guidance on determining the BEA Program Eligibility of the census tracts. Applicants may use CIMS to geocode the address and determine the BEA Program Eligibility of the census tract. Transactions not located in the BEA Program Qualified Census Tracts will be deemed ineligible.

Applicants may use CIMS to determine whether a census tract is in an area that meets the PPC criteria. To find the PPC determination, select the desired census tract, go to the "Details" tab, then locate the "Persistent Poverty County" field. The information will be displayed in a "Yes" or "No" determination.

If you have any questions or issues accessing the CIMS mapping tool, please contact the CDFI Fund's IT Help Desk for assistance.

### **Contiguity Determinations for Partially Qualified Census Tracts**

The BEA Program provides flexibility for partially qualified census tracts that do not individually meet minimum statutory eligibility requirements to be considered eligible; minimum statutory eligibility requirements may be collectively met when combined with one or more directly contiguous census tracts. Applicants that use CIMS to determine whether a partially qualified census tract qualifies for BEA based on contiguity will see the result as a "Yes" or "No" in the 'Qualified Based on Contiguity' field.

Applicants using the tabular data will also see a column that displays a "Yes" or "No" to indicate whether a partially qualified census tract qualifies based on contiguity.

### **Low- and Moderate-Income Resident Determination**

Applicants can also use either CIMS or the tabular data to determine whether a census tract meets the Low- and Moderate-Income Resident requirement. Applicants can use the Median Family Income data for the census tract as a proxy for determining whether their borrowers meet BEA Program Low- and Moderate-Income Resident requirements. Per the Interim Rule, Low- and Moderate-Income (LMI) means borrower's income does not exceed 80% of the area median income of the area involved, per the U.S.

Census Bureau data. Please review the Supporting Documentation section below to see options for determining LMI designation.

### **Eligible Resident Determination**

Eligible Residents are residents who reside in a BEA Qualified Tract. Applicants should utilize CIMS and the tabular data to determine eligibility regarding investments and services to Eligible Residents in Distressed Communities. Certain Activity Types require services and/or loans to be provided to Eligible Residents who also meet LMI requirements.

### **Persistent Poverty Counties<sup>1</sup>**

The CDFI Fund’s appropriation requires that at least 10% of BEA Program funds be used for Awards that support investments that serve populations living in Persistent Poverty Counties (PPCs). In order to meet this requirement, FY 2026 BEA Program Applicants will be required to indicate the percentage of the Estimated BEA Program Award the Applicant commits to deploying in Distressed Communities which are also defined as a PPC.

Because the CDFI Fund must ensure this Congressional mandate is met, these commitments will be considered when making Award decisions. If the CDFI Fund should determine, upon initial analysis of the pool of Award Recipients, that the 10% PPC requirement has not been met, preference will be given to Applicants committed to deploying at least 10% of their BEA Program Award to PPCs.

The Persistent Poverty Counties data can be accessed by using the following link, as well as through CIMS and the Distressed Community Eligibility Data: [https://www.cdfifund.gov/sites/cdfi/files/2024-05/PPC\\_2020\\_ACS\\_May\\_10\\_2024.xlsx](https://www.cdfifund.gov/sites/cdfi/files/2024-05/PPC_2020_ACS_May_10_2024.xlsx).

Applicants that commit to serving PPCs and are selected to receive an FY 2026 BEA Program Award will have their PPC commitment incorporated into their Award Agreement as a Performance Goal and will be subject to compliance and reporting requirements. The BEA Program Eligibility Data (in tabular or within CIMS) indicates whether a census tract also meets “Persistent Poverty County” criteria. Applicants are strongly encouraged to review the BEA Program Eligibility Data prior to making a Persistent Poverty County commitment.

### **Compliance and Reporting Requirements**

All BEA Program Award Recipients are required to use their BEA Program Award for BEA Eligible Activities. All BEA Program Award Recipients are subject to compliance and reporting requirements. Compliance and reporting requirements will be included as terms and conditions of the Award Agreement and made contingent to receive the Award. Reports are due 90 days from the end of the Period of Performance, as specified in the Recipient’s Award Agreement.

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<sup>1</sup> The term “Persistent Poverty County” means any county, including county equivalent areas in Puerto Rico, that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990, 2000, and 2020 decennial censuses and the 2016-2020 5-year data series available from the American Community Survey of the Census Bureau or any other territory or possession of the United States that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990, 2000, 2010 and 2020 Island Areas Decennial Censuses, or equivalent data of the Bureau of the Census.

## BEA PROGRAM APPLICATION COMPONENTS

There are two separate components to the BEA Program Application:

1. The **Standard Form-424 (SF-424)** (*submitted through Grants.gov*). This form is required to be submitted in Grants.gov by the applicable deadline in the NOFA. Applicants will not be able to submit their BEA Program Application without submitting the SF-424 by the deadline. All Applicants must first have an active System for Awards Management (SAM) account to submit the SF-424 via Grants.gov.
2. The **BEA Program Application** (*submitted through AMIS*). The BEA Program Application contains the organization's responses and transactions and must be submitted through the CDFI Fund's Awards Management Information System (AMIS) by the applicable deadline in the NOFA. The BEA Program Application will ask for information about the organization and award use, such as the asset size, Baseline Period Activities, Persistent Poverty County commitment, transaction data, supporting documentation, etc.

### Application Materials

Applicants are strongly encouraged to review all BEA Program Application materials on the CDFI Fund's website. Applicants should closely review the FY 2026 BEA Program NOFA for eligibility, key deadlines, and other requirements for BEA Program Applicants. The CDFI Fund may add Application materials to the website on a rolling basis. Please note that some Application materials may be posted after the release date of the NOFA and Application.

### Application Submission Requirements and Deadlines

The submission deadlines for the FY 2026 Application are published in the NOFA and reproduced in Table B below. Please note the **different submission deadlines** for materials that must be submitted electronically through Grants.gov and those that must be submitted through AMIS.

## APPLICATION COMPONENTS

A complete FY 2026 BEA Program Application must include submission of each part listed in the table below:

**Table A - Application Components**

Application Component	Submission Method	Required?
<p><b>SF-424 Mandatory Form (Application for Federal Assistance):</b></p> <ul style="list-style-type: none"> <li>All Applicants are required to have an active System for Award Management (SAM) account to submit the SF-424 through Grants.gov.</li> <li>By completing the SF-424, Applicants are certifying to the BEA Program Assurances and Certifications provided in Appendix 3 of this document. The Assurances and Certifications document is provided for review and reference purposes and does not need to be submitted separately through Grants.gov.</li> </ul>	Submit electronically via Grants.gov	Required for All Applicants
<p><b>BEA Program AMIS Application</b> Includes Applicant’s responses to Application questions, transaction level data, attachments, Assurances and Certifications, Environmental Review Form, etc.</p>	Submit electronically via AMIS	Required for All Applicants

## APPLICATION SUBMISSION DEADLINES

The submission deadlines for the FY 2026 Application are listed in Table B below. Please note the different submission deadlines for materials that must be submitted through Grants.gov and those that must be submitted through AMIS. Applicants are strongly encouraged to upload all transactions at least five business days prior to the Application deadline to allow adequate time to address possible data validation errors and to address potential geocoding issues.

**Table B - FY 2026 BEA Program Funding Round Deadlines**

Description	Deadline	Time (Eastern Time – ET)	Submission Method
<b>SF-424 Mandatory Form</b>	XX/XX 20XX	11:59 p.m. ET	Electronically via <a href="https://www.grants.gov">Grants.gov</a>
<b>Create an AMIS Account (if the Applicant does not already have one)</b>	XX/XX 20XX	11:59 p.m. ET	Electronically via AMIS
<b>Enter EIN and UEI number in AMIS Account</b>	XX/XX 20XX	11:59 p.m. ET	Electronically via AMIS
<b>Submit the BEA Program AMIS Application</b>	XX/XX 20XX	11:59 p.m. ET	Electronically via AMIS

### Submission Requirements

**GRANTS.GOV AND SAM.GOV:** The SF-424 for the Application must be submitted through Grants.gov prior to the Application being submitted through AMIS. Applicants must first have an active System for Awards Management (SAM) account to submit the SF-424 via Grants.gov. Each Applicant is advised to first ensure that its SAM account is **active and valid** before beginning its preparation of the other Application materials. The SAM website is: [www.SAM.gov](http://www.SAM.gov).

1. Please be advised that, to register in SAM.gov, an Applicant must have a current and valid Unique Entity Identifier (UEI) number and Employer Identification Number (EIN). The CDFI Fund advises Applicants to allow sufficient time to obtain this information. A UEI number is required for SAM registration and for Grants.gov submission. Additionally, when accessing SAM.gov, users will be asked to create a login.gov user account (if they don't already have one). Going forward, users will use their login.gov username and password every time when logging into SAM.gov.
2. If the Applicant does not currently have an active SAM registration, an original signed notarized letter identifying the authorized Entity Administrator for the entity associated with the UEI number is required by SAM and must be mailed to the Federal Service Desk. This requirement is applicable to new entities registering in SAM, as well as existing entities with registrations being updated or renewed in SAM. It may take three weeks or more to register with SAM or reactivate a SAM registration, so Applicants should allow ample time to complete the entire registration and submission process well in advance of the SF-424 submission deadline.

3. Applicants unable to submit their SF-424 via Grants.gov by the deadline due to failure to obtain a UEI number and/or SAM registration confirmation will not be allowed to submit the SF-424 after the deadline has passed.

If the SF-424 is not successfully submitted and validated by Grants.gov by the deadline in Table B above, the Applicant will not be able to submit materials in AMIS and the Application will be deemed ineligible. Thus, Applicants are strongly encouraged to submit the SF-424 as early as possible in the Grants.gov portal since submission issues may impact the ability to submit the overall Application.

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Applicants are required to maintain a current and active SAM.gov account at all times during which they have an active Federal award or an Application under consideration for an award by a Federal agency.

**Note:** The SF-424 must be successfully submitted and validated by the deadline to submit an AMIS Application. However, the SF-424 is only one part of the Application package. If an Applicant does not submit the required materials in AMIS by the AMIS Application deadline, its SF-424 Application will be deemed incomplete, and the Applicant will not be considered for an FY 2026 BEA Program Award.

**AWARDS MANAGEMENT INFORMATION SYSTEM (AMIS):** Each Applicant must register as an organization in AMIS by the deadline in Table B above. Applicants who fail to register as an organization in AMIS by the posted deadline will be deemed ineligible. Additional guidance on creating an AMIS account can be found on the AMIS Homepage: <https://amis.cdfifund.gov/s/AMISHome>.

Each Applicant must also submit the required Application materials through the AMIS portal by the deadline in Table B. In order to submit the required Application materials, the Authorized Representative and Application point(s) of contact must be listed as “Contacts” in the Applicant’s AMIS account. The Authorized Representative must also be a “user” for the Applicant in AMIS and must electronically sign the Application prior to submission through AMIS. An Applicant that fails to properly register and update its AMIS account may miss important communications from the CDFI Fund or fail to submit its Application successfully.

Consultants completing Applications on behalf of Applicants are not permitted to be Authorized Representatives in AMIS.

### **Ensuring the Application Package Is Complete**

A complete Application package is one that includes all required materials listed in Table A above. If the Applicant fails to submit either the SF-424 Mandatory Form through Grants.gov, register their organization(s) in AMIS, enter their EIN and UEI number in AMIS, or submit the BEA Program Online Application through AMIS by the required deadlines, the CDFI Fund will not accept the Application.

## Contacting the CDFI Fund, SAM, and Grants.gov

The CDFI Fund will respond to Application related questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through XX/XX, 20XX (two business days before the AMIS Application deadline). The CDFI Fund will not respond to phone calls, program-related Service Requests, or email inquiries that are received after 5:00 p.m. ET on XX/XX, 20XX. The CDFI Fund will respond to technical issues related to AMIS through 5:00 p.m. ET on XX/XX, 20XX. Please note that these phone numbers are not toll-free numbers.

**Table C – CDFI Fund Contact Information**

Area	Topic	Phone	Email
<b>BEA Program</b>	How to complete Application materials.	202-653-0300	Submit a Service Request in AMIS (preferred) or email <a href="mailto:bea@cdfi.treas.gov">bea@cdfi.treas.gov</a>
<b>CDFI Certification</b>	Status of CDFI Certification.	202-653-0423	Submit a Service Request in AMIS (preferred) or email <a href="mailto:ocpecert@cdfi.treas.gov">ocpecert@cdfi.treas.gov</a>
<b>Compliance Monitoring and Evaluation</b>	Status of compliance with other awards and allocation agreements, including outstanding reports.	202-653-0423	Submit a Service Request in AMIS (preferred) or email <a href="mailto:ccme@cdfi.treas.gov">ccme@cdfi.treas.gov</a>
<b>IT Support</b>	Technical issues related to the CDFI Fund’s Award Management Information System (AMIS).	202-653-0422	Submit a Service Request in <u>AMIS (preferred) or email</u> <a href="mailto:AMIS@cdfi.treas.gov">AMIS@cdfi.treas.gov</a>

- For questions regarding completion of the Application materials, the preferred electronic method of contact with the BEA Program Office is to submit a Service Request (SR) within AMIS. For the SR, select “BEA Program” from the Program drop down menu of the Service Request.
- For Compliance & Reporting related questions, the preferred electronic method of contact is to submit a Service Request (SR) within AMIS. For the SR, select “Compliance and Reporting” from the Program drop down menu of the Service Request.
- For Information Technology support, the preferred method of contact is to submit a Service Request (SR) within AMIS. For the SR, select “Technical Issues” from the Program drop down menu of the Service Request.
- The CDFI Fund does not add or modify contact information for users in AMIS. For instructions on how to Add/Update Contacts, Assign a Profile to a Contact, Add/Update Program Profiles, Add/Update Affiliates and Updating/Creating SAM Data, please refer to ‘the ‘Getting Started – Navigating AMIS Training Manual’ available at the CDFI Fund website at: <https://amis.cdfifund.gov>. If you need to delete a contact, please submit an AMIS Service Request.
- If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

**Table D – Contacting SAM and Grants.gov**

<b>System</b>	<b>Website</b>	<b>Phone</b>	<b>Email</b>
<b>System for Awards Management (SAM)</b>	<a href="https://www.sam.gov">https://www.sam.gov</a>	866-606-8220	See website
<b>Grants.gov</b>	<a href="https://www.grants.gov">https://www.grants.gov</a>	800-518-4726	<a href="mailto:support@grants.gov">support@grants.gov</a>

### **Service Requests**

A Service Request is the preferred way to contact the CDFI Fund regarding your Application. To submit a Service Request, you need an AMIS user account. Log into AMIS and click on “Service Requests” tab on the top; then, click on “Create New Service Request” button. For a BEA Program Application question, select “BEA Program” for the Program and clearly state the topic in the subject line. For a CDFI Certification question, select “Certification.” For a Compliance question, select “Compliance & Reporting.” For Information Technology, select “Technical Issues.” Failure to select the appropriate program for the Service Request could result in a delayed response to your question.

## **Grants.Gov: Grants Application (SF-424 Mandatory Form) Instructions**

In accordance with federal regulations, the CDFI Fund requires Applicants to submit the initial component of their FY 2026 BEA Program Application using the Grants.gov portal, the official website for federal grant information and Applications. The Grants.gov registration process alone can take several days to complete. Contact the Grants.gov support staff if you have any questions about the process. The Grants.gov help desk can be reached at 1-800-518-4726 or via email at support@grants.gov. If you experience any technical difficulties submitting the SF-424 form via Grants.gov, do not contact the CDFI Fund. Contact the Grants.gov help desk instead.

The only component of the BEA Program Application submitted via Grants.gov is the Standard Form SF-424 Mandatory Form. The SF-424 Mandatory Form (SF-424) is required for all Applicants. Electronically signing and submitting the SF-424 certifies that the Applicant attests that the information in its BEA Program Application is true, complete, and accurate, and that the Applicant complies with the Assurances and Certifications. The Assurances and Certifications are provided in Appendix 3 of this document. Details for completing the SF-424 are provided below.

### **Standard Form SF-424 Mandatory (Application for Federal Assistance) Instructions**

The SF-424 is located in the “Mandatory Documents” box of the downloaded Grant Application Package in Grants.gov. To access the form, select “SF- 424 Mandatory”, then click on the “Move Form” to “Complete” button. The SF- 424 will move to the “Mandatory Documents for Submission” box. Click on the “Open Form” button to open the form.

#### **Match your UEI and EIN Numbers**

Applicants’ AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

#### **Required Fields on the SF-424**

Only the fields highlighted in yellow on the form in Grants.gov are required for submission. These fields are also marked as “Required” in Table E below. The Instructions column in Table E provides important guidance on how BEA Program Applicants should complete their SF-424 for submission through Grants.gov.

**Table E – SF-424 Mandatory Form Instructions & Field Descriptions**

<b>Field</b>	<b>Required</b>	<b>Instructions</b>
1.a. Type of Submission:	<b>Yes</b>	“Application” is automatically selected.
1.b. Frequency:	<b>Yes</b>	“Annual” is automatically selected.
1.c. Consolidated Application/Plan/Funding Request:	<b>Yes</b>	“No” is automatically selected.
1.d. Version:	<b>Yes</b>	“Initial” is automatically selected.
2. Date Received:	<b>Yes</b>	Automatically filled by the system upon submission–no entry necessary.
3. Applicant Identifier:	No	Not Applicable–leave blank.
4.a. Federal Entity Identifier:	No	Not Applicable–leave blank.
4.b. Federal Award Identifier:	No	Not Applicable–leave blank.
5. Date Received by State:	No	State use only: Not Applicable–leave blank.
6. State Application Identifier:	No	State use only: Not Applicable–leave blank.
7.a. Applicant Information: Legal Name:	<b>Yes</b>	Enter the legal name of the Applicant.
7.b. Employer/Taxpayer Identification Number (EIN/TIN):	<b>Yes</b>	Enter the Applicant’s EIN/TIN.
7.c. Organizational UEI:	<b>Yes</b>	Enter the Applicant’s UEI. <b>Must</b> match what’s in the Applicant’s AMIS organization profile.
7.d. Address:	<b>Yes</b>	Complete all fields with Applicant’s mailing address. Include 9-digit zip.
7.e. Organizational Unit:	No	Not Applicable–leave blank.
7.f. Name and contact information of person to be contacted on matters involving this Application:	<b>Yes</b>	Enter a Contact Person and contact information who can answer questions about the submission. The Contact Person (name and contact information) identified here <b>must</b> match a Contact Person information in the Applicant’s AMIS account. Organizational Affiliation: leave blank.
8.a. Type of Applicant:	<b>Yes</b>	Select the most appropriate description from list of dropdown options.
8.b. Additional Description:	No	Not Applicable–leave blank.
9. Name of Federal Agency:	<b>Yes</b>	Pre-filled–no entry necessary.
10. Catalog of Federal Domestic Assistance Number / CFDA Title:	No	Pre-filled–no entries necessary. <b>If not, enter 21.025.</b>
11. Descriptive Title of Applicant’s Project	<b>Yes</b>	Enter “Not Applicable”
12. Areas Affected by Funding:	No	Not Applicable–leave blank.
13. Congressional Districts Of: (a) Applicant; and (b) Program/Project:	<b>Yes</b>	See <a href="http://www.house.gov">www.house.gov</a> to find congressional district where the Applicant is headquartered. Use same district for both boxes.
14. Funding Period: (a) Start Date; and (b) End Date:	<b>Yes</b>	Start Date: 9/1/2026; End Date: 12/31/2029
15. Estimated Funding:	<b>Yes</b>	Enter total Award request in the Federal (\$) field; enter zeroes in the Match (\$) field.  <b>Note:</b> Applicants may revise their award request in the AMIS Application after submitting the SF-424. The amount entered in the AMIS Application is considered the official award request.
16. Is Submission Subject to Review by State:	<b>Yes</b>	Select option C.
17. Is the Applicant Delinquent on Any Federal Debt:	<b>Yes</b>	Answer and provide Explanation if ‘Yes’ selected.
18. Applicant Certification/ Authorized Representative:	<b>Yes</b>	Click the ‘I Agree’ button. Complete all fields for Authorized Representative information.

## Grants.gov Submission Information

Each Applicant will receive an email from Grants.gov immediately after submitting the SF-424 confirming that the submission has been recorded in the Grants.gov system. This email will contain a tracking number for the submitted SF-424. Within 48 hours, the Applicant will receive a second email which will indicate if the submitted SF-424 was either successfully validated or rejected with errors. However, Applicants should not rely on the email notification from Grants.gov to confirm that their SF-424 was validated. Applicants are strongly encouraged to use the tracking number provided in the first email to closely monitor the status of their SF-424 by checking Grants.gov directly. **The SF-424 will not be officially accepted by the CDFI Fund until Grants.gov has validated the SF-424.** In the Grants.gov Workspace function, please note that the Application package has not been submitted if you have not received a tracking number.

# AMIS APPLICATION INSTRUCTIONS

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## Registering an Organization in AMIS

All BEA Program Applicants in the FY 2026 Round must ensure that their organization is registered in AMIS by the deadline in Table B. The Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and UEI number on the SF-424 **must** match the EIN and UEI number in the organizational information in AMIS. Organizations who have previously applied for CDFI Fund programs through AMIS likely already meet this requirement but should verify that their information is accurate in AMIS prior to the deadline.

Applicants for the FY 2026 BEA Program Round who do not already have their organization registered in AMIS must complete organization registration by the deadline in Table B. Instructions for registering an organization in AMIS can be found in the “Getting Started – Navigating AMIS” Training Manual on the CDFI Fund’s AMIS website: <https://amis.cdfifund.gov/Training>.

## AMIS Application Overview

The remainder of this document provides the full question text and related instructions for the information that should be entered into the BEA Program Application in AMIS. For technical details on how to use and navigate AMIS, see the [BEA Program AMIS Application Navigation Guide](#).

The CDFI Fund strongly encourages all Applicants to verify that all information is accurate prior to submitting the Application and required attachments through AMIS. The CDFI Fund will not accept any revisions or amendments to the BEA Program Application once it has been submitted. Applicants will not be able to revise information entered into AMIS after Application submission. Failure to provide complete and accurate information may negatively impact the evaluation of a submitted Application. If the CDFI Fund determines that any portion of the Application is incorrect in any material respect, the CDFI Fund reserves the right, in its sole discretion, to reject the Application.

## AMIS Field Types

Below is an overview of the field types you will encounter in completing the Application in AMIS.

- **Auto-populated:** These fields will be automatically populated in AMIS based on other data inputs. No data entry is required for fields that are marked “auto-populated.”
- **Currency:** These fields allow the Applicant to enter currency data points and have a dollar sign in front. For example, Applicant’s Total Asset Size: \$500,000,000.
- **Look-up:** These fields allow the Applicant to search and select from existing data in AMIS. For example, for Application Point of Contacts, the Applicant can “look-up” the users associated with the Applicant’s organization in AMIS.
- **Numeric:** These fields allow the Applicant to enter a number (that is not a dollar figure or a percentage). For example, the number of hours to complete the Application: 100.

- **Percentage:** These fields allow the Applicant to enter a percentage. For example, the Applicant’s Persistent Poverty County Commitment may be 25%.
- **Picklist:** These fields allow the Applicant to select an option from a suite of choices (e.g., a dropdown of “Yes” or “No”).
- **Text:** These are text fields that allow the Applicant to enter up to a specified number of characters. They are used for names and narrative responses.

## Updating Organization’s BEA Program Profile and Creating an AMIS Application

Once the organization is registered in AMIS, the next step in completing the AMIS Application is to ensure that the organization’s BEA Program Profile is up to date. The organization can navigate to its BEA Program Profile from its Organization Page in AMIS. Click on the Program Profile Name to navigate to the BEA Program Record. You can navigate to your BEA Program Profile from your Organization Page in AMIS. Click on the Program Profile Name to navigate to the BEA Program Profile Detail page.

## Linking SF-424 to AMIS Application

After your SF-424 is accepted in Grants.gov, a copy of the form will be uploaded to your organization’s profile in AMIS. The Applicant must **then link** the SF-424 to its BEA Program Application. Applicants’ AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c). Please ensure these **numbers match in both systems** to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov. Applicants are strongly encouraged to link their SF-424 in the AMIS Application prior to proceeding with other sections of the Applications. For detailed instructions on how to do this, please refer to the **BEA Program AMIS Application Navigation Guide** at: <https://www.cdfifund.gov/programs-training/programs/bank-enterprise-award/apply-step>.

## Forms and Certifications

All BEA Program Applicants must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online Application submission. The Applicant will complete these forms by entering data in the Applicant Information screen in AMIS. For the full text and questions for the Environmental Review Form and Assurances and Certifications, see [Appendix 3](#). If an Applicant is unable to respond “Yes” to all Assurances and Certifications, the Applicant must attach a statement with an explanation.

**STOP:** If you have not completed the “Getting Started” steps, go back and finish them before creating a BEA Program Application. They are necessary for a complete Application package!

## BEA PROGRAM AMIS APPLICATION

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The remainder of this document provides the full text of the BEA Program Application. The BEA Program

Application is electronic and administered by the CDFI Fund in the Awards Management Information Systems (AMIS). This portion of the document is intended to provide instructions for completing the BEA Program Application in AMIS.

Please note that the layout of the BEA Program Application as presented in this document may not appear in the same format as the electronic version in AMIS; however, the content and information requested remains the same. To facilitate the crosswalk between this document and the electronic version of the BEA Program Application in AMIS, here are a few tips:

- Prior to starting the BEA Program Electronic Application in AMIS, Applicants should review the following AMIS Training Manuals: (1) 'Getting Started – Navigating AMIS'; and (2) 'BEA Program Application Submission'. These resources are located on the AMIS Training page of the CDFI Fund's website and can be accessed using the following link: <https://amis.cdfifund.gov/s/Training>
- The BEA Program Electronic Application in AMIS will have a short data label for each field where Applicants should enter data. These data labels in AMIS will generally appear either underlined or bolded in the guidance text below at the front of each question and sub-question.
- To assist Applicants in cross-referencing between the BEA Program Electronic Application and this Application Instructions document, various tips have been provided.
- Prior to submitting the BEA Program Electronic Application and required attachments through AMIS, be sure to verify that the information provided is correct. Applicants will not be able to revise or amend its BEA Program Electronic Application once it has been submitted.
- Applicants must ensure all transactions are entered in AMIS prior to Application submission. Applicants should also ensure that the address and census tract for each transaction to be considered for an award is validated, and supporting documentation is uploaded by the deadline. Applicants will not be able to add, edit or delete transactions after the Application submission.
- Failure to provide complete and accurate information may negatively impact the evaluation of an Applicant's FY 2026 BEA Program Application. If CDFI Fund determines that any portion of the Application is incorrect in any material respect, the CDFI Fund reserves the right, in its sole discretion, to reject the Application.

## Part 1: Applicant Information

**Instructions:** Most of the information in this question will be auto-populated based on Applicant’s organization profile in AMIS. If the information appears incorrect, the Applicant will need to update in the organization profile. However, Applicants will enter information for Application Question 1 (d) and (l).

Question 1: Organization Information	
Sub-Question	Field Type
a. Applicant’s Name	<i>Auto-populated</i>
b. Employer Identification Number (EIN)	<i>Auto-populated</i>
c. Unique Entity Identifier (UEI)	<i>Auto-populated</i>
d. Applicant’s Total Assets as of 12/31/2024	Currency
e. Applicant’s Asset Size Classification per CRA	<i>Auto-Populated (Small, Intermediate, Large)</i>
f. Certified CDFI?	<i>Auto-populated with “Certified” or “Not Certified”</i>
g. Date Certified as a CDFI	<i>Auto-populated with the date the organization was certified or “NA” if not a Certified CDFI</i>
h. Financial Institution Type	<i>Auto-populated</i>
i. Name of Federal Regulator	<i>Auto-populated</i>
j. FDIC Certification Number	<i>Auto-populated</i>
k. Minority Bank. An institution classified by the FDIC as a Minority Depository Institution, as of 12/31/2024.	<i>Auto-populated</i>
l. Community Bank. Community Banks generally serve smaller geographic areas and exclude national and regional banks.	Field Type: Picklist (Yes/No)
m. Applicant’s Headquarters	<i>Auto-populated</i>

Question 2: Application Contacts	
Authorized Representative (Name, Title, Phone, Email)	Field Type: Look-up
Applicant Point of Contact 1 (Name, Title, Phone, Email)	Field Type: Look-up
Applicant Point of Contact 2 (Name, Title, Phone, Email)	Field Type: Look-up

Question 3: Total Hours to Complete the Application	
Estimate the number of hours to complete the Application	Numeric

## Part 2: Persistent Poverty County (PPC) Commitment & Projected Use of BEA Program Award

**Question 4 Instructions:** Indicate the percentage of the BEA Program Award that your organization will commit to deploying in Persistent Poverty Counties. If selected for an Award, your organization will be held to this percentage in the Award Agreement. The PPC dataset can be accessed here: [https://www.cdfifund.gov/sites/cdfi/files/2024-05/PPC\\_2020\\_ACS\\_May\\_10\\_2024.xlsx](https://www.cdfifund.gov/sites/cdfi/files/2024-05/PPC_2020_ACS_May_10_2024.xlsx)

Question 4: Persistent Poverty County (PPC) Commitment	
Persistent Poverty County (PPC) Commitment	%

**Question 5 Instructions:** Indicate the projected percentage for BEA Qualified Activities and Direct Administrative Expenses. The Total Projected Use of BEA Project Award must equal 100%. Direct Administrative Expenses cannot exceed 15%.

Question 5: Projected Use of BEA Program Award	
Category	Percentage
CDFI Related Activities	0-100%
Distressed Community Financing Activities	0-100%
Service Activities	0-100%
Direct Administrative Expenses	0-15%
<b>Total Projected Use of BEA Program Award</b>	<b>100%</b>

## Part 3: BEA Qualified Activities

**Table 1: Baseline Period Activities**

The Applicant will report Baseline Period amounts by activity type in the applicable categories and/or subcategories in the BEA Program Application in AMIS. In Table 1, Applicants will identify BEA Program Qualified Activities which occurred in all BEA Eligible Census Tracts during the Baseline Period and then report the Qualified Activities during the Assessment Period in Table 2. This data will also populate in Table 3 (BEA Estimated Award Calculation) and will be compared to the Applicant’s Assessment Period data, resulting in an estimated BEA Award. Only activities undertaken during the Baseline Period (1/1/2024-12/31/2024) should be included in the table.

**Please note:** Only enter values for activities and sub-activities in Table 1 if there is an increase from the Baseline to the Assessment Period for which the Applicant is requesting an Award.

- **Reporting CDFI Related Activities:** The Applicant will report all CDFI Related Activities categories where the Applicant demonstrated an increase during the Assessment Period.
- **Reporting Distressed Community Financing Activities:** The Applicant will report all Distressed Community Financing Activities categories where the Applicant demonstrated an increase during the Assessment Period.
- **Reporting Service Activities:**
  - **Deposit Liabilities:** Report the balances of eligible Deposit Liabilities as of 12/31/2024 (end of the Baseline Period).
  - **Community Services:** Report the combined total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products on the applicable line of the **Table 1: Baseline Period**. Do not report the value of each individual service activity separately (i.e. do not list each check cashed or new account opened separately on its own line on the Report of Transaction).

**Table 1: Baseline Period Activities**

<b>CDFI RELATED ACTIVITIES</b>	<b>Baseline Period (1/1/2024 – 12/31/2024)</b>
<b>CDFI Equity/ Equity-Like Loans</b>	
<b>Equity Investments (CEI)</b>	\$ _____
<b>Equity-Like Loans (ELL)</b>	\$ _____
<b>Grants (CG)</b>	\$ _____
<b>CDFI Support Activities</b>	
<b>CDFI Deposit Shares (DS)</b>	\$ _____
<b>Loans (LNS)</b>	\$ _____
<b>Technical Assistance (TAC)</b>	\$ _____
<b>DISTRESSED COMMUNITY FINANCING ACTIVITIES</b>	<b>Baseline Period (1/1/2024 – 12/31/2024)</b>
<b>Consumer Loans</b>	
<b>Affordable Housing Loans (AHL)</b>	\$ _____
<b>Education Loans (EDU)</b>	\$ _____
<b>Home Improvement Loans (HIL)</b>	\$ _____

Small Dollar Consumer Loans (SDL)	\$ _____
<b>Commercial Loans and Investments</b>	
Affordable Housing Development Loans and Project Investments (AHD)	\$ _____
Commercial Real Estate Loans and Project Investments (CRE)	\$ _____
Small Business Loans and Project Investments (SBL)	\$ _____
<b>SERVICE ACTIVITIES</b>	<b>Baseline Period (1/1/2024 – 12/31/2024)</b>
Deposit Liabilities (D)	\$ _____
Community Services (CS)	\$ _____
Financial Services (FS)	\$ _____
Targeted Financial Services (TFS)	\$ _____
Targeted Retail Savings/ Investments Products (TSP)	\$ _____
<b>TOTAL ACTIVITIES FOR BASELINE PERIOD</b>	<b>Auto-Populated</b>

## Table 2: Assessment Period Transactions List (CSV Upload)

Applicants are required to provide information on the transactions reported to demonstrate an increase in a BEA Qualified Activity. Applicants will upload all transactions via a CSV file. Table 2: Assessment Period Transaction List (below) lists the information required for individual transactions that are reported in the CSV file and uploaded to the BEA Program AMIS Application. Only activities undertaken during the Assessment Period (1/1/2025 – 12/31/2025) should be included in the table.

**Please note:** Only enter values for activities and sub-activities in Table 2 if there is an increase from the Baseline to the Assessment Period for which the Applicant is requesting an Award.

To access the “BEA Transactions Template CSV” file and to “Upload Transactions” in the AMIS application, navigate to Table 2: Assessment Period Transactions List of the BEA Program AMIS Application. For more information on how to upload the individual transactions CSV file in the AMIS application, please reference the FY 2026 BEA Application AMIS Training Manual.

Applicants must enter a new transaction for each product provided to a borrower or investee for transactions in the CDFI Related Activities and Distressed Community Financing Activities categories or services provided (for transactions in the Service Activities category). The information required may differ depending on the category of BEA Qualified Activity. Reported individual transactions will be used to calculate an estimated BEA Program Award. Therefore, reported individual transactions for the Assessment Period must total more than the amount(s) reported for the Baseline Period for any activity type the Applicant is seeking a BEA Program Award.

Estimated Award amounts will be calculated as described in the Table 3: Estimated BEA Program Award Calculation section. Supporting documentation is required for most activities and/or the total dollar value of transactions. See Reporting Qualified Activities and Supporting Documentation section below for additional details.

The following table shows the structure of the CSV file and which fields are required (marked with “X”) for each activity and transaction type.

- **Reporting CDFI Related Activities:** Applicants report the dollar value of each *individual* transaction. For Technical Assistance to a CDFI Partner, list the dollar value of each unit of Technical Assistance, according to each CDFI Partner recipient. For additional information, see instructions in Table 2: Assessment Period Transactions List.
- **Reporting Distressed Community Financing Activities:** An Applicant must report the total dollar value of *each* individual loan or investment. See instructions in Table 2: Assessment Period Transactions List for more information.
- **Reporting Service Activities:**
  - **Deposit Liabilities:** Report the balances of eligible Deposit Liabilities as of 12/31/2025 (end of the Assessment Period). Do not report each individual depositor.
  - **Community Services:** Report the combined total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products on the applicable line of the **Table 2**. Do not report the value of each individual service activity separately (i.e. do not list each check cashed or new account opened separately on its own line on the Report of Transaction).

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
Activity Type	Transaction Type	Transaction Code	Service Provided/Borrower/Investee	Total Dollar Value/Amount Disbursed	Loan Value	CDFI Partner's EIN	Business Type	Loan Status	Date of Execution	Date of Initial Disbursement	Date of Final Disbursement	Street Address	Apt / Suite #	City	State	Zip Code	Impact	CDFI Partner(s) Integrally Involved?	LMI Requirements Met?	Notes	
CDFI RELATED (CDFI Equity)	Equity Investments	CEI	X	X	X	X			X	X	X										If required per "Qualified Activity Documentation" section, provide a brief narrative.
CDFI RELATED (CDFI Equity)	Equity-Like Loans	ELL	X	X	X	X			X	X	X										If required per "Qualified Activity Documentation" section, provide a brief narrative.
CDFI RELATED (CDFI Equity)	Grants	CG	X	X	X	X			X	X	X										If required per "Qualified Activity Documentation" section, provide a brief narrative.
CDFI RELATED (Support)	CDFI Deposits Shares	DS	X	X	X	X			X	X	X							X			If required per "Qualified Activity Documentation" section, provide a brief narrative.
CDFI RELATED (Support)	Loans	LNS	X	X	X	X		X	X	X	X							X			If required per "Qualified Activity Documentation" section, provide a brief narrative.
CDFI RELATED (Support)	Technical Assistance to CDFIs	TAC	X	X	X	X												X			If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Affordable Housing Loans	AHL		X	X			X	X	X	X	X	X	X	X	X			X		If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Education Loans	EDU		X	X			X	X	X	X	X	X	X	X	X			X		If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Home Improvement Loans	HIL		X	X			X	X	X	X	X	X	X	X	X			X		If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Small Dollar Consumer Loans	SDL		X	X			X	X	X	X	X	X	X	X	X			X		If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Affordable Housing Development Loans Investments (AHD)	AHD	X	X	X			X	X	X	X	X	X	X	X	X	X		X		If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Commercial Real Estate Loans	CRE	X	X	X		X	X	X	X	X	X	X	X	X	X	X				If required per "Qualified Activity Documentation" section, provide a brief narrative.
DCFA	Small Business Loans and Project Investments	SBL	X	X	X		X	X	X	X	X	X	X	X	X	X	X				If required per "Qualified Activity Documentation" section, provide a brief narrative.
SERVICE ACTIVITIES	Deposit Liabilities	D		X																	If required per "Qualified Activity Documentation" section, provide a brief narrative.
SERVICE ACTIVITIES	Community Services	CS	X	X													X				If required per "Qualified Activity Documentation" section, provide a brief narrative.
SERVICE ACTIVITIES	Financial Services	FS	X	X													X				If required per "Qualified Activity Documentation" section, provide a brief narrative.
SERVICE ACTIVITIES	Targeted Financial Services	TFS	X	X													X				If required per "Qualified Activity Documentation" section, provide a brief narrative.
SERVICE ACTIVITIES	Targeted Retail Savings	TSP	X	X													X				If required per "Qualified Activity Documentation" section, provide a brief narrative.

**TABLE 2: ASSESSMENT PERIOD TRANSACTIONS LIST FIELD DESCRIPTIONS (CSV FILE)**

Column	Field Description	Applicant/ User Entry
A	Activity Type	CDFI Related; DCFA; Services Activities
B & C	Transaction Type & Transaction Code	<p>Select the type of each transaction using the transaction type and transaction code below:</p> <p><b>CDFI RELATED ACTIVITIES</b></p> <p><u>CDFI Equity Activities</u></p> <ul style="list-style-type: none"> <li>Equity Investments (CEI)</li> <li>Equity-Like Loans (ELL)</li> <li>Grants (CG)</li> </ul> <p><u>CDFI Support Activities</u></p> <ul style="list-style-type: none"> <li>CDFI Deposit Shares (DS)</li> <li>Loans (LNS)</li> <li>Technical Assistance (TAC)</li> </ul> <p><b>DISTRESSED COMMUNITY FINANCING ACTIVITIES</b></p> <p><u>Consumer Loans</u></p> <ul style="list-style-type: none"> <li>Affordable Housing Loans (AHL)</li> <li>Education Loans (EDU)</li> <li>Home Improvement Loans (HIL)</li> <li>Small Dollar Consumer Loans (SDL)</li> </ul> <p><u>Commercial Loans and Investments</u></p> <ul style="list-style-type: none"> <li>Affordable Housing Dev. Loans and Project Investments (AHD)</li> <li>Commercial Real Estate Loans and Project Investments (CRE)</li> <li>Small Business Loans and Project Investments (SBL)</li> </ul> <p><b>SERVICE ACTIVITIES</b></p> <ul style="list-style-type: none"> <li>Deposit Liabilities (D)</li> <li>Community Services (CS)</li> <li>Financial Services (FS)</li> <li>Targeted Financial Services (TFS)</li> <li>Targeted Retail Savings/Investment Products (TSP)</li> </ul>
D	Service Provided/ Borrower/ Investee	Report each transaction carried out by borrower, investee, CDFI, etc. during the Assessment Period. This field is <u>not</u> required for activities in the Consumer Loans sub-category of Distressed Community Financing Activities.
E	Total Dollar Value/ Amount Disbursed	<p>List the amount disbursed for each transaction. This is the amount your Assessment Period increase will be based on. The loan must have closed within the Assessment Period, but disbursements are eligible up to the NOFA publication date. Amount disbursed cannot exceed the Loan Value that closed during the Assessment Period.</p> <p>For participation loans, only include the portion financed by the Applicant. See FAQs for additional guidance.</p> <p>For Service Activities, report the grand total of each activity category. Additional guidance on reporting the amount disbursed to date can be found in the Application FAQs.</p> <p>Additionally, in Table 1: Baseline Period Activities, for Deposit Liabilities, report the balances of eligible Deposit Liabilities as of 12/31/2024 (end of the</p>

		Baseline Period). Next, in Table 2: Assessment Period Transactions List, in the Total Dollar Value/ Amount Disbursed field in, enter the balances of eligible Deposit Liabilities as of 12/31/2025 (end of the Assessment Period). Table 3: Estimated BEA Award Calculations will display the increase between the two periods.
<b>F</b>	Loan Value	For DCFA and CDFI Related activities, report the total original dollar amount of each transaction closed during the Assessment Period.
<b>G</b>	CDFI Partner's EIN	This field is required for CDFI Related Activities. Enter the EIN number of the CDFI Partner's Organization.
<b>H</b>	Business Type	Required for DCFA Commercial Real Estate Loans and Small Business Loans. Applicants need to include the type of business that will be financed (e.g. hotel, grocery store, retail real estate development (i.e. development where not all tenants are identified) etc.)
<b>I</b>	Loan Status	For CDFI Loans, Commercial Loans and Investments, and Consumer Loans, indicate the status of the loan (New Origination, Refinance – Applicant, Refinance – Unaffiliated Institution, Renewals, or Participation <sup>2</sup> ).  If “Refinance-Applicant” or “Refinance – Unaffiliated Institution” is selected, the Applicant should: (1) submit a copy of the loan documents for the loan that was refinanced, and (2) include a note indicating the amount of new principal for the Applicant and where evidence of the refinance may be found in the supporting documentation.  If the Applicant is unable to provide the original documentation for the loans refinanced from an Unaffiliated Institution, a detailed note including the Unaffiliated Institution's name, refinance date and loan amount can be provided instead.
<b>J</b>	Date of Execution	List the date the activity occurred or the date the transaction was closed. Not applicable for Service Activities or Technical Assistance to CDFIs.
<b>K</b>	Date of Initial Disbursement	List the date the Applicant made the initial disbursement. Not applicable for Service Activities or Technical Assistance to CDFIs.
<b>L</b>	Date of Final Disbursement	List the date the Applicant made the final disbursement. Not applicable for Service Activities or Technical Assistance to CDFIs.
<b>M</b>	Street Address	For <u>each</u> Distressed Community Financing Activity transaction, enter the street address of the location of the property (for real estate loans) or the borrower's street address (for non-real estate loans).
<b>N</b>	Apt / Suite #	If applicable, enter the apartment or suite number of the location of the property (real estate loans) or the borrower's street address (non-real estate loans).
<b>O</b>	City	For <u>each</u> Distressed Community Financing Activity transaction, enter the city of the location of the property (real estate loans), or the borrower's city (non-real estate loans).
<b>P</b>	State	For <u>each</u> Distressed Community Financing Activity transaction, enter the state of the location of the property (real estate loans) or the borrower's state (non-real estate-related loans).

<sup>2</sup> New Origination: The Applicant financed 100% of a new loan, during the Assessment Period, with no prior obligations to the borrower related to this same purpose/nature.

Refinance - Applicant: The Applicant refinanced an existing loan during the Assessment Period, but also increased the principal amount of the loan. Refinance – Unaffiliated Institution: The Applicant refinanced an existing loan from an unaffiliated institution during the Assessment Period.

Renewals: A Loan that has matured (or was retired) and was restructured by the Applicant, during the Assessment Period, using the entire loan balance amount. Loans renewed during the Baseline Period or the Assessment period are not considered qualified activities and should not be reported.

Participation: The Applicant jointly financed a loan with other participants during the Assessment Period, wherein the borrower is either: (1) a CDFI that is integrally involved in a Distressed Community or (2) a non-CDFI (resident of business) that is located in a Distressed Community. Please note that any cash-out refinances would not be deemed as eligible loans.

<b>Q</b>	Zip Code	For <u>each</u> Distressed Community Financing Activity transaction, enter the zip code of the location of the property (real estate loans) or the borrower's street address (non-real estate loans).
<b>R</b>	Impact	<p>For Distressed Community Financing and Service Activities, provide the relevant figure for each transaction:</p> <ul style="list-style-type: none"> <li>• Affordable Housing Development: Total number of affordable units developed or rehabilitated as part of the transaction.</li> <li>• Small Business: Total number of full-time equivalent jobs created or maintained by borrower.</li> <li>• Commercial Real Estate: Total square footage of commercial real estate properties acquired, developed, or rehabilitated.</li> <li>• Financial Services and Targeted Financial Services: Number of accounts opened, checks cashed, etc.</li> <li>• Targeted Retail Savings/Investment Products: Number of products developed, sold, or opened.</li> <li>• Community Services: Number of individuals who received the identified service.</li> </ul>
<b>S</b>	CDFI Partner(s) Integrally Involved?	For applicable CDFI Related Activities, provide a response of "Yes" to attest that the CDFI Partner(s) receiving the CDFI Related Support Activities meet(s) the definition of Integrally Involved as stated in the FY 2026 BEA Program NOFA and the Integral Involvement Form in Appendix 1.
<b>T</b>	LMI Requirements Met?	<p>For applicable Distressed Community Financing Activities, provide a response of "Yes" to attest that the transaction was provided to an Eligible Resident in a Distressed Community who meets Low- and Moderate-Income (LMI) requirements.</p> <p>Please see the "Reporting Qualified Activities and Supporting Documentation" section below for allowed methodologies for LMI designation for specific Distressed Community Financing Activities.</p>
<b>U</b>	Notes	If required based on the criteria outlined in the "Qualified Activity Documentation" section of this document, provide a brief narrative providing all required supplemental information.

### Table 3: Estimated BEA Program Award Calculation

Table 3 provides estimated Award amount calculations, based on inputs from Table 1 (Baseline Period Activities) and Table 2 (Transactions List). This table estimates the BEA Program Award Amount based on the actual transactions submitted for any individual activity type for which an Applicant is able to demonstrate an increase (from the Baseline Period to the Assessment Period). The transactions will be automatically totaled, and the Estimated BEA Program Award will be determined by the following sub-categories: 1) CDFI Related Activities; 2) Distressed Community Financing Activities; and 3) Service Activities. Please note that Applicants will not be able to directly update the values in Table 3. Instead, if, an updated is needed, Applicants will need to update Table 1 (Baseline Period Amounts) and/or Table 2 (Transactions List).

Estimated BEA Program Award amounts will be automatically displayed in Table 3 and are based on the following factors:

- Baseline Period amounts stated in Table 1: Baseline Period Activities section of the Application.
- Sum of individual transactions reported in Table 2: Transactions List section of the Application.
- Certified CDFI status: An Applicant Certified as a CDFI as of December 31, 2025 (End of Assessment Period), will receive a higher Award percent for most sub-categories and activity types reported. Applicants that were not certified as CDFIs as of December 31, 2025, but submitted their CDFI Certification Application by December 31, 2025, will be deemed as Certified CDFIs for award calculation purposes, as long as they receive CDFI Certification prior to the BEA Award Announcement.
- Applicant Asset Size: Numerical priority factors are assigned to sub-categories within the Distressed Community Financing Activities and activity types within the Service Activities category and are based on an Applicant Asset Size at the end of the Assessment Period (12/31/2025)<sup>3</sup>.

Asset Size Priority Factors		
CRA Asset Size Classification	Asset Size as of 12/31/2025	Asset Size Priority Factor
Small institutions	less than \$412 million	5
Intermediate institutions	at least \$412 million but less than \$1.649 billion	3
Large institutions	\$1.649 billion or greater	1

<sup>3</sup> See section III "Table 5 – CRA Asset Size Classification" of the FY 2026 BEA Program NOFA for more information.

**Table 3: Estimated BEA Program Award Calculation**

CATEGORY 1: CDFI RELATED ACTIVITIES		Baseline Period (1/1/2024-12/31/2024) <i>(auto: from Baseline Period - Table 1)</i>	Assessment Period (1/1/2025-12/31/2025) <i>(auto: from Table 2 Transactions)</i>	Increase in Activity <i>(auto-calculation)</i>	Award Percent <i>(auto: based on CDFI status)</i>	Estimated Award Amount <i>(auto-calculation)</i>
<b>CDFI Equity Activities</b>						
1	Equity Investments (CEI)	\$	\$	\$	18%	\$
2	Equity-Like Loans (ELL)	\$	\$	\$	18%	\$
3	Grants (CG)	\$	\$	\$	18%	\$
4	<b>Estimated Award Amount for Equity Investment/ Equity-Like Loans</b>					\$
<b>CDFI Support Activities</b>						
5	CDFI Deposit Shares (DS)	\$	\$	\$	6%/18%	\$
6	Loans (LNS)	\$	\$	\$	6%/18%	\$
7	Technical Assistance (TAC)	\$	\$	\$	6%/18%	\$
8	<b>Estimated Award Amount for CDFI Support Activities</b>					\$
9	<b>TOTAL ESTIMATED AWARD AMOUNT FOR ALL CDFI RELATED ACTIVITIES</b>					\$

CATEGORY 2: DISTRESSED COMMUNITY FINANCING ACTIVITIES (DCFA):		Baseline Period (1/1/2024-12/31/2024) <i>(auto: from Baseline Period - Table 1)</i>	Assessment Period (1/1/2025-12/31/2025) <i>(auto: from Table 2 Transactions)</i>	Increase in Activity <i>(auto-calculation)</i>	Award Percent <i>(auto: based on CDFI status)</i>	Priority Factor <i>(auto: based on asset size)</i>	Estimated Award Amount <i>(auto-calculation)</i>
<b>Consumer Loans</b>							
10	Affordable Housing Loans (AHL)	\$	\$	\$	6%/18%	5/3/1	\$
11	Education Loans (EDU)	\$	\$	\$	6%/18%	5/3/1	\$
12	Home Improvement Loans (HIL)	\$	\$	\$	6%/18%	5/3/1	\$

13	Small Dollar Consumer Loans (SDL)	\$	\$	\$	6%/18%	5/3/1	\$
14	<b>Estimated Award Amount for Consumer Loans</b>	\$	\$	\$	6%/18%	5/3/1	\$
<b>Commercial Loans and Investments</b>							
15	Affordable Housing Development Loans and Project Investments (AHD)	\$	\$	\$	3%/9%	5/3/1	\$
16	Commercial Real Estate Loans and Project Investments (CRE)	\$	\$	\$	3%/9%	5/3/1	\$
17	Small Business Loans and Project Investments (SBL)	\$	\$	\$	3%/9%	5/3/1	\$
18	<b>Estimated Award Amount for Commercial Loans and Investments</b>	\$	\$	\$	3%/9%	5/3/1	\$
19	<b>TOTAL ESTIMATED AWARD AMOUNT FOR DISTRESSED COMMUNITY FINANCING ACTIVITIES:</b>						\$

CATEGORY 3: SERVICE ACTIVITIES		Baseline Period (1/1/2024-12/31/2024) <i>(auto: from Baseline Period - Table 1)</i>	Assessment Period (1/1/2025-12/31/2025) <i>(auto: from Table 2 Transactions)</i>	Increase in Activity <i>(auto-calculation)</i>	Award Percent <i>(auto: based on CDFI status)</i>	Priority Factor <i>(auto: based on asset size)</i>	Estimated Award Amount <i>(auto: calculation)</i>
20	Deposit Liabilities (D)	\$	\$	\$	3%/9%	5/3/1	\$

21	Community Services (CS)	\$	\$	\$	3%/9%	5/3/1	\$
22	Financial Services (FS)	\$	\$	\$	3%/9%	5/3/1	\$
23	Targeted Financial Services (TFS)	\$	\$	\$	3%/9%	5/3/1	\$
24	Targeted Retail Savings/ Investments Products (TSP)	\$	\$	\$	3%/9%	5/3/1	\$
25	<b>TOTAL ESTIMATED AWARD AMOUNT FOR SERVICE ACTIVITIES</b>						\$
26	<b>GRAND TOTAL: ESTIMATED BEA AWARD CALCULATION</b>						\$

**Table 3: Estimated BEA Program Award Calculation**

<b>CATEGORY 1: CDFI RELATED ACTIVITIES</b>	
<b>Lines 1-3</b>	<b>CDFI Equity Investments/Equity-Like Loans:</b> Indicates the increase in each activity type in this sub-category by subtracting the Baseline Period amount (Table 1) from the Assessment Period transactions amount (Table 2). The increase is then multiplied by the Award Percent <sup>4</sup> to yield the Estimated Award Amount for each activity type in the Equity Investments/Equity-Like Loans sub-category.
<b>Line 4</b>	<b>Estimated Award Amount for CDFI Equity Investments/ Equity-Like Loans:</b> Adds the values listed on lines 1, 2, and 3 for Estimated Award Amount to yield the total Estimated Award Amount for the CDFI Related Activities' sub-category: CDFI Equity.
<b>Lines 5-7</b>	<b>CDFI Support Activities:</b> Indicates the increase in each activity type in this sub-category by subtracting the Baseline Period amount (Table 1) from the Assessment Period transactions amount (Table 2). The increase is then multiplied by the Award Percent <sup>5</sup> to yield the Estimated Award Amount for each activity type in the CDFI Support Activities sub-category.
<b>Line 8</b>	<b>Estimated Award Amount for CDFI Support Activities:</b> Adds the values listed on lines 5, 6, and 7 for Estimated Award Amount to yield the total Estimated Award Amount for the CDFI Related Activities' sub-category: CDFI Support Activities.
<b>Line 9</b>	Adds the values listed on lines 4 and 8 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for the <b>CDFI Related Activities</b> category.
<b>CATEGORY 2: DISTRESSED COMMUNITY FINANCING ACTIVITIES (DCFA)</b>	
<b>Lines 10-13</b>	<b>Consumer Loans:</b> Indicates the increase in each activity type in this sub-category by subtracting the Baseline Period amount (Table 1) from the Assessment Period amount (Table 2).
<b>Line 14</b>	<b>Estimated Award Amount for Consumer Loans:</b> Adds the values listed on lines 10-13 for Increase in Activity to yield the Increase in Activity amount for the Consumer Loans sub-category of Distressed Community Financing Activities. The sub-category increase is then multiplied by the Award Percent <sup>6</sup> and then by the Priority Factor (determined by the

<sup>4</sup> The Award percent for activity types in the CDFI Equity Investments/Equity-Like Loans sub-category is 18% for all Applicants.

<sup>5</sup> The Award percent for activity types in the CDFI Support Activities sub-category is 6% and 18% for non-CDFIs and CDFIs, respectively.

<sup>6</sup> The Award percent for activity types in the Consumer Loans sub-category of DCFA is 6% and 18% for non-CDFIs and CDFIs, respectively.

	Applicant's total asset size) to yield the Estimated Award Amount for Distressed Community Financing Activities: <i>Consumer Loans</i> .
<b>Line 15-17</b>	<b>Commercial Loans and Investments:</b> Indicates the increase in each activity type in this sub-category by subtracting the Baseline Period amount (Table 1) from the Assessment Period amount (Table 2).
<b>Line 18</b>	<b>Estimated Award Amount for Commercial Loans and Investments:</b> Adds the values listed on lines 15-17 for Increase in Activity to yield the Increase in Activity amount for the Commercial Loans and Investments sub-category of Distressed Community Financing Activities. The sub-category increase is multiplied <sup>7</sup> by the Award Percent and then by the Priority Factor (determined by the Applicant's total asset size) to yield the Estimated Award Amount for Distressed Community Financing Activities: Commercial Loans and Investments.
<b>Line 19</b>	Adds the values listed on lines 14 and 18 for Estimated Award Amount to yield the total Estimated Award Amount for the Distressed Community Financing Activities category.

<b>CATEGORY 3: SERVICE ACTIVITIES</b>	
<b>Lines 20-24</b>	<b>All Service Activities:</b> Determines the increase in the activity types by subtracting the Baseline Period amount (Table 1) from the Assessment Period amount (Table 2). The increase is multiplied by the Award Percent <sup>8</sup> and then by the Priority Factor (determined by the Applicant's total asset size) to yield the Estimated Award Amount for Service Activities.
<b>Line 25</b>	Adds the values listed on lines 20 thru 24 for Estimated Award Amount to yield the total Estimated Award Amount for each activity type in the Service Activities category.

<b>GRAND TOTAL: ESTIMATED BEA PROGRAM AWARD CALCULATION</b>	
<b>Line 26</b>	Adds the values listed on lines 9, 19, and 25 for Estimated Award Amount to yield the Grand Total: Estimated BEA Program Award Calculation.

<sup>7</sup> The Award percent for activity types in the Commercial Loans and Investments sub-category of DCFA is 3% and 9% for non-CDFIs and CDFIs, respectively.

<sup>8</sup> The Award percent for activity types in the Service Activities category is 3% and 9% for non-CDFIs and CDFIs, respectively.

# REPORTING QUALIFIED ACTIVITIES AND SUPPORTING DOCUMENTATION

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## General Information

The following details the requirements for reporting and documenting eligible *CDFI Related Activities*, *Distressed Community Financing Activities*, and *Service Activities* in which the individual transaction size is greater than \$500,000. Applicants should follow these instructions along with the requirements outlined in the BEA Program Interim Rule and FY 2026 BEA Program NOFA, as well as the guidance in the FY 2026 BEA Program Application FAQs (all available and on the CDFI Fund's website). Please note, documentation must remain on file and be available for review at the request of the CDFI Fund for transactions that are \$500,000 or less.

The BEA Program NOFA contains definitions of all BEA Qualified Activities. Additionally, the [BEA Program Interim Rule](#) may be used as a supplemental resource when reviewing BEA Program definitions.

**Activities of the Applicant:** To be eligible for BEA Program consideration, the Applicant or a Subsidiary of the Applicant must originate all Qualified Activities. Transactions carried out by Affiliates are not eligible. Loans brokered through another institution or loans purchased by the Applicant from another institution are not eligible for BEA Program consideration. If you are unsure of the eligibility of any Subsidiary or Affiliate, contact the CDFI Fund's BEA Program office for clarification.

**Arms-length transactions:** To be considered an eligible Qualified Activity, each loan and investment must be an arms-length transaction with a third party that is not an Affiliate of the Applicant.

## Key Considerations

All reported transaction amounts should be rounded to the nearest dollar and closed during the Assessment Period. To be considered closed:

- The transaction must have been executed on a date within the applicable Assessment Period; and
- The Applicant and the borrower or investee must have entered into a legally binding agreement that specifies the final terms and conditions of the transaction; and
- An initial cash disbursement of loan or investment proceeds must have occurred in a manner that is consistent with customary business practices and is reasonable given the nature of the transaction (as determined by the CDFI Fund). If it is normal business practice to not make an initial disbursement at closing (as is typical for lines of credit or construction loans), the Applicant must provide a brief narrative stating such and demonstrate that the borrower had access to the proceeds, subject to reasonable conditions (such as meeting certain project milestones), beginning at closing.

**Loan Value:** For term loans, each transaction must be reported at the total principal dollar amount of the closed loan or investment, subject to the dollar amount and time limitations imposed by the CDFI Fund, and as set forth in the FY 2026 BEA Program NOFA. For lines of credit (including construction lines of credit), each transaction should be reported at the maximum amount of credit available through the instrument, subject to dollar amount and time limitations imposed by the CDFI Fund.

**Total Dollar Value/Amount Disbursed:** All transactions must be closed during the Assessment period, but disbursements may occur up to the NOFA publication date. For term loans, the Loan Value and Total Loan Value/Amount Disbursed will likely be the same assuming the full amount of the term loan was disbursed. For lines of credit, the amount should only include what has been disbursed up until the NOFA publication date. The value entered in this field is incorporated into the total Assessment Period values in Table 3: Estimated BEA Program Award Calculation.

**Disbursement Documentation:** An initial cash disbursement of loan or investment proceeds must have occurred in a manner that is consistent with customary business practices and is reasonable given the nature of the transaction (as determined by the CDFI Fund). If it is normal business practice to not make an initial disbursement at closing (as is typical for lines of credit or construction loans), the Applicant must provide a brief narrative stating such and demonstrate that the borrower had access to the proceeds, subject to reasonable conditions (such as meeting certain project milestones), beginning at closing.

**Commercial Real Estate Cap on Qualified Activity Amount:** Eligible Commercial Real Estate Loans and related Project Investments are generally limited to transactions with a total principal value of \$10 million or less. The CDFI Fund may consider transactions with a total principal value of over \$10 million. For such transactions, Applicants must provide a separate narrative (“Community Benefit Statement” or “CBS”), to demonstrate that the proposed project offers, or significantly enhances the quality of, a facility or service not currently provided to the Distressed Community. The CBS must be included in the Notes section of Table 2 (Assessment Period CSV upload) or as an attachment in the Notes and Attachment section of the Application.

## Supporting Documentation for Closed Transactions - Key Requirements

The below outlines key requirements for transactions and supporting documentation. Failure to adhere to the guidance below will result in the transaction being deemed ineligible.

### Personally Identifiable Information (PII) Requirements:

The CDFI Fund does not collect and will not accept Personally Identifiable Information (PII). Applicants should not, except as expressly requested in this Application, submit Supporting Documentation with PII. If the CDFI Fund discovers PII during the review of a transaction in AMIS, the Supporting Documentation will be deleted from the Application record and the CDFI Fund will deem the transaction ineligible.

The term “PII,” as defined in OMB Memorandum M-07-1616, refers to information that can be used to distinguish or trace an individual’s identity, either alone (Social Security Number) or when combined with other information (including but not limited to: name of the individual, address, date of birth, driver’s license or state identification number, passport number, and Alien Registration Number) that is

linked or linkable to the individual. If lost, compromised, or disclosed without authorization, PII could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual.

Although Applicants are required to enter addresses of individual borrowers and/or residents of Distressed Communities in AMIS, Applicants should not include PII in AMIS or in the supporting documentation for any individual resident, business owner or other representative. Applicants must redact PII in AMIS and on documents required to be submitted as Supporting Documentation. Otherwise, the CDFI Fund will delete the Supporting Documentation containing PII from the Application record and the transaction will be deemed ineligible. Please note the following:

- Addresses indicating the physical location of the activity financed, investment, or service provided should not be redacted. The CDFI Fund will verify that the address of the financial transaction entered in AMIS agrees with the supporting documentation.
- Signatures demonstrate legal execution of documents (e.g. loan agreements, promissory notes, etc.) and should not be redacted.
- If the legal documentation represents a commercial loan and includes the name of an individual, the individual's personal address and other PII should also be redacted.

Please see the ***FY 2026 BEA Application Instructions FAQs*** document for examples of PII and what is appropriate and not appropriate to redact.

#### **Low-Income Housing Tax Credits Requirements:**

Financial assistance provided by an Applicant for which the Applicant receives benefits through Low-Income Housing Tax Credits (LIHTC) shall not be considered an Equity Investment, Project Investment, or other Qualified Activities for the purposes of calculating or receiving a BEA Program Award.

#### **New Markets Tax Credits Requirements:**

Financial assistance provided by an Applicant, for which the Applicant receives benefits as an investor in a Community Development Entity, that has received an allocation of New Markets Tax Credits (NMTC) shall not be considered an Equity Investment, Project Investment, or other Qualified Activities for the purposes of calculating or receiving a BEA Program Award.

Leverage Loans used in NMTC structured transactions are considered Distressed Community Financing Activities. If a Subsidiary of the Applicant provided the leverage loan, the Applicant must provide the following for the transaction:

1. Legal names of the organizations which served in the following roles:
  - a. NMTC Allocatee (the entity which received an NMTC allocation Award and is allocating the tax credits for the project);
  - b. NMTC Investor (the entity which contributed equity to the NMTC-related investment fund for the project); and
  - c. NMTC Leverage Lender (the entity which provided debt to the NMTC-related investment fund) for the project.
2. NMTC structure/flow of funds diagram, if available.

3. A description of the Applicant’s relationship with the respective lender noted in the BEA transaction.
4. A description of the Applicant’s role and participation in the NMTC transaction with the NMTC Allocatee, Investor, and/or Leverage Lender.

**Other General Requirements:**

- If a Qualified Activity does not have the required supporting documentation, including required narratives submitted via the Notes section of the CSV file, the transaction will be disqualified.
- If the information submitted in the Application does not align with the supporting documentation and/or the Notes section in the transaction record in AMIS, the transaction will be disqualified.
  - Examples may include mismatched addresses, or a small business loan (SBL) coded incorrectly as a commercial real estate (CRE) transaction.
- Requests or authorizations for disbursements are not solely acceptable internal documentation. Internal documentation must indicate that funds were provided to the borrower and must be authorized by bank personnel.
- No Applicant may submit a transaction for which the Applicant ever received assistance under the CDFI Program for the same activities during the same period for which it is seeking a FY 2026 BEA Program Award.
- No Applicant may submit a transaction for which the Applicant ever received assistance from another CDFI Fund program or federal program for the same activities during the same period for which it is seeking a FY 2026 BEA Program Award.
- Transactions may not include ineligible Business Activity types of the following: adult entertainment providers, golf courses, racetracks, gambling facilities, country clubs, facilities offering massage services, hot tub facilities, suntan facilities, or stores where the principal business is the sale of alcoholic beverages for consumption off premises.

**Supporting Documentation Requirements by Category and Activity Type**

The tables below provide a summary of required documentation for qualified activities. Detailed instructions on reporting and documenting qualified activities follow.

**PLEASE NOTE:** While Applicants are not required to submit supporting documentation for transactions less than or equal to \$500,000, Applicants are expected to maintain records for all transactions submitted as part of the FY 2026 BEA Program Application. The CDFI Fund reserves the right to contact an Applicant during the review process to request supporting documentation for transactions less than or equal to \$500,000.

Additionally, specific eligible BEA Program activity types may require the Applicant to attest that individual transactions meet specific BEA Program requirements. Please review the activities table below for guidance on applicable attestations.

Please be aware the table column structure slightly differs for the different BEA Program Activity Types listed below:

- ***CDFI Related*** and ***Service Activities*** column structure is (1) Activity Type, (2) Definition, and (3) Required Supporting Documentation.
- ***Distressed Community Financing Activities*** column structure is (1) Activity Type, (2) Definition and AMIS Closing Documentation Requirements, (3) AMIS Disbursement Document Requirements, and (4) Other Documentation & Information.

### **Instructions for Uploading Qualified Activity Documentation**

All Qualified Activity documentation identified below (closing, disbursement, and supporting documentation) must be submitted electronically through AMIS for applicable transactions and activities. Applicants must attach Qualified Activity documentation as instructed by the ***BEA Program Application – AMIS Training Manual*** located within the ***Application Materials*** section of the [BEA Program’s public website](#).

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
<b>CDFI Equity</b>		
<b>Equity Investments (CEI)</b>	<ul style="list-style-type: none"> <li>An Equity Investment may be in the form of a stock purchase, a purchase of a partnership interest, or a purchase of a limited liability company membership interest.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Legally binding agreement between the Applicant and the CDFI Partner to demonstrate the transaction closed during the Assessment Period. For an Equity Investment this may include an: <ul style="list-style-type: none"> <li>Investment agreement; or</li> <li>Stock purchase certificate</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed during the Assessment Period and prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
<b>Equity-Like Loans (ELL)</b>	<ul style="list-style-type: none"> <li>Equity-Like Loan is defined as a loan that has been made under certain terms and conditions that give it equity-like characteristic. Characteristics are below: <ul style="list-style-type: none"> <li>At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual basis if the CDFI continues to be financially sound and carry out a community development mission.</li> <li>Periodic payments of interest and/or principal may only be made from the CDFI borrower's available cash flow after satisfying all other obligations.</li> <li>Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.</li> </ul> </li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed during the Assessment Period and prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>

<sup>9</sup> The Applicant must make sure that it is evident to the CDFI Fund that the Borrower listed on the Closing Document is the same Borrower that received the funds and is reflected on the Disbursement Document. Applicants can help ensure that this connection is evident by confirming that the name and/or loan number, etc. is the same on both the Closing Document and Disbursement Document.

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
	<ul style="list-style-type: none"> <li>○ The loan must be subordinated to all other debt except for other Equity-Like Loans.</li> </ul>	
Grants (CG)	<ul style="list-style-type: none"> <li>● A grant must be provided from the Applicant to an organization that was a Certified CDFI at the time the grant was made.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>● Documentation must demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>● Executed/signed/dated Grant Agreement or Grant Letter signed/dated by the Applicant.</li> </ul> </li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>● Documentation must demonstrate the transaction was disbursed during the assessment period and prior to the publication date of the FY 2026 BEA NOFA. Acceptable documentation includes: <ul style="list-style-type: none"> <li>● Copies of checks;</li> <li>● Wire transfer receipts; or</li> <li>● Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
CDFI Support Activities		
CDFI Deposit Shares (DS)	<ul style="list-style-type: none"> <li>● Deposit Shares include Certificate of Deposits (CD) must be: (i) uninsured and committed for at least three years; or (ii) insured, committed for a term of at least three years, and provided at an interest rate that is materially below market rates.</li> <li>● A “Materially Below Market” interest rate is defined as the dividend rate that does not exceed the yield using the Daily Treasury Par Yield Curve Rates, available on the <a href="#">Treasury website</a>.</li> </ul> <p><b>Example:</b> For a three-year CD, Applicants should use the three-year rate Treasury Yield Curve Rate posted for that business day. The Treasury updates the website daily at approximately 5:30 p.m. ET. CDs placed prior to that time may use the rate posted for the previous business day.</p>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>● Certificate of Deposit or Share Certificate must indicate the date the certificate closed/was executed.</li> <li>● Documentation must also be provided to demonstrate the dividend rate was offered materially below the market interest rate. Examples of documentation would include screenshots from the Treasury website indicating rate at the time the CD was closed.</li> <li>● The Applicant must attest that the CDFI Deposit Shares transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p> <p><b><u>Renewals</u></b></p>

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
	<ul style="list-style-type: none"> <li>If a variable interest rate is used, the CD must also have an interest rate that is materially below the market interest rate over the life of the CD, in the determination of the CDFI Fund.</li> </ul>	<ul style="list-style-type: none"> <li>Certificates of Deposit renewed for a new 3-year term must include documentation indicating the original date of deposit, interest rate (materially below market), and expiration date. Renewed Certificates of Deposit that do not indicate the original date of deposit, interest rate (materially below market), and maturity (expiration date) will be disqualified.</li> </ul> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation is required to demonstrate the transaction was disbursed during the Assessment Period. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks;</li> <li>Wire transfer receipts; and</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
Loans (LNS)	<ul style="list-style-type: none"> <li>An extension of credit provided from BEA Applicant to CDFI Partner. May be in the form of term, revolving or other credit product.</li> </ul>	<p><b><u>Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction closed during the Assessment Period. Acceptable documentation includes: Executed/signed and dated loan agreement; or Executed/signed and dated promissory note.</li> <li>The Applicant must attest that the Loans transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p> <p><b><u>Disbursement Documentation</u></b></p> <ul style="list-style-type: none"> <li>Documentation to demonstrate the transaction was disbursed prior to the publication date of the FY 2026 NOFA in the Federal Register. Acceptable documentation includes: <ul style="list-style-type: none"> <li>Copies of checks; or</li> <li>Wire transfer receipts; or</li> <li>Credit/debit screenshots from the accounting system or general ledger.</li> </ul> </li> </ul>
		<p><b><u>Closing Documentation</u></b></p>

CDFI Related Activities Above \$500,000		
Activity Type	Definition	Required Supporting Documentation (must be submitted as part of the Application) <sup>9</sup>
<b>Technical Assistance to a CDFI (TAC)</b>	<ul style="list-style-type: none"> <li>Technical Assistance means the provision of consulting services, resources, training, and other nonmonetary support.</li> </ul>	<ul style="list-style-type: none"> <li>Agreement or Memorandum of Understanding which demonstrates the assistance provided occurred during the Assessment Period.</li> <li>Document Technical Assistance provided to CDFIs by providing an itemized list of the administrative costs of providing such services.</li> <li>The Applicant must attest that the Technical Assistance to a CDFI transaction was provided to a CDFI Partner that is Integrally Involved in a Distressed Community.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the CDFI Partner’s Integral Involvement in a Distressed Community must remain on file and be available for review at the request of the CDFI Fund.</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
<b>Consumer Loans</b>			
<b>Affordable Housing Loans (AHL)</b>	<p><b><u>Definition</u></b></p> <p>An Affordable Housing Loan is the origination of loan to purchase or improve a borrower’s primary residence. The borrower must be an Eligible Resident who meets Low- and Moderate-Income (LMI) requirements.</p> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> <li>The supporting documentation must reference the address of the property financed.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is <b>not</b> included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>AHL transactions are typically secured by the property.<sup>10</sup></li> <li>The Applicant must attest that the AHL transaction was made to LMI residents using one of the following methods (an Applicant may use different methods for the Baseline and Assessment Periods): <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> Collect income data on each mortgage borrower. Use this data to determine which mortgage borrowers are LMI residents. Count only those mortgage loans where the borrower is a LMI Resident.</li> <li><b>Certification Method:</b> Count the number of mortgage borrowers the Applicant reasonably believes are LMI residents. Provide a brief analytical narrative with information describing how this determination was made (e.g. all borrowers for a certain mortgage loan must pre-qualify as LMI).</li> <li><b>Proxy Method:</b> Determine if the census tract’s percent of Median Family Income is 80 or below as a proxy for borrowers in that census tract. If the census tract’s percent of Median Family Income is above 80, this method cannot be used.</li> </ul> </li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be</p>

<sup>10</sup> Affordable Housing Loan may also refer to second (or otherwise subordinated) liens or “soft second” mortgages and other similar types of down payment assistance loans, but may not necessarily be secured by such property originated for the purpose of facilitating the purchase or improvement of the borrower’s primary residence, where such borrower is an Eligible Resident who meets Low- and Moderate-Income requirements

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
			documented and available for review at the request of the CDFI Fund.
<b>Home Improvement Loans (HIL)</b>	<p><b>Definition</b></p> <p>An advance of funds, either unsecured or secured by a one-to-four family residential property, the proceeds of which are used to improve the borrower’s primary residence, where such borrower is an Eligible Resident who meets LMI requirement.</p> <p><b>Required Closing Documentation</b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed and dated loan agreement; or</li> <li>Executed/signed and dated promissory note.</li> </ul> </li> <li>The supporting documentation must reference the address of the property financed.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the loan was made to a borrower who is an Eligible Resident who meets LMI requirements for the purpose of improving the borrower’s primary residence, which must be a one-to-four family residential property.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p> <ul style="list-style-type: none"> <li>The loan may be secured or unsecured.</li> </ul>
<b>Education Loans (EDU)</b>	<p><b>Definition</b></p> <p>An advance of funds to a student, who is an Eligible Resident who meets Low- and Moderate-Income requirements, for the purpose of financing a college or vocational education.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the loan was made to a borrower who is an Eligible Resident who meets LMI requirements for the purpose of financing a college or vocational education.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
	<p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Account/loan payment history from financial system.</li> </ul>	<p>documented and available for review at the request of the CDFI Fund.</p>
<p><b>Small Dollar Consumer Loans (SDL)</b></p>	<p><b><u>Definition</u></b></p> <ul style="list-style-type: none"> <li>Small Dollar Consumer Loans are responsible and affordable loans, with a total principal value of no greater than \$5,000 and a term of ninety (90) days or more, that serve as available alternatives to the marketplace for individuals who are Eligible Residents who meet LMI requirements.</li> </ul> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>Not required as SDLs are less than \$500,000.</li> </ul> <p><b>NOTE:</b> A responsible Small Dollar Loan generally considers the borrower’s ability to repay and may also reflect repayment terms, pricing, and safeguards that minimize adverse customer outcomes, including cycles of debt due to rollovers or reborrowing.</p>	<ul style="list-style-type: none"> <li>Not required as SDLs are less than \$500,000.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the Small Dollar Consumer Loan was made to a borrower who is an Eligible Resident who meets LMI requirements.</li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
<b>Commercial Loans</b>			
<b>Affordable Housing Development (AHD)</b>	<p><b><u>Definition</u></b></p> <p>Affordable Housing Development Loans are Commercial Loans that refer to the origination of a loan to finance the acquisition, construction, and/or development of single- or multifamily residential real property that meet income requirements.</p> <p><b>NOTE:</b> Financial assistance provided by an Applicant for which the Applicant receives LIHTCs or NMTCs shall <b>not</b> be considered a Qualified Activity for the purposes of calculating or receiving a BEA Program Award.</p> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical documents to include are: <ul style="list-style-type: none"> <li>Executed/signed/dated loan agreement; or</li> <li>Executed/signed/dated promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>The Applicant must attest that the AHD transaction meets the following LMI requirements (when applicable): <ul style="list-style-type: none"> <li><b>Multi-family properties:</b> at least 60% of the units must be affordable to Eligible Residents who meet LMI requirements.</li> <li><b>Single-family homes:</b> the property must be affordable to an Eligible Resident who meets LMI requirements.</li> </ul> </li> </ul> <p><b>NOTE:</b> Supporting documentation demonstrating the transaction meets LMI requirements must be documented and available for review at the request of the CDFI Fund.</p> <ul style="list-style-type: none"> <li>Housing for students or school dormitories is not eligible.</li> <li>If the closing document does not indicate the address of the financed real estate, the Applicant must submit additional documentation that indicates the address of the real estate that was financed.</li> <li>If an individual loan financed real estate at more than one physical location, the Applicant must: (1) provide documentation that indicates all addresses of the real estate financed, (2) include maps from CIMS which demonstrate that one or more of the remaining addresses are in a Distressed Community, (3) indicate the dollar amount financed for each address located in a Distressed Community, and (4) only enter the total dollar amount financed for all addresses which are located in a Distressed Community in</li> </ul>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
			the 'Total Dollar Value' field in AMIS. Transactions missing this information will be ineligible.
<b>Commercial Real Estate (CRE)</b>	<p><b><u>Definition</u></b></p> <p>Must be a loan secured by real estate and used to finance the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of property located in a Distressed Community and used for commercial purposes.</p> <p><b><u>Required Closing Documentation</u></b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Attachments to demonstrate a CRE transaction include: <ul style="list-style-type: none"> <li>Executed/signed loan agreement; or</li> <li>Executed/signed promissory note.</li> </ul> </li> <li>The documentation must provide evidence of security (e.g. Security Agreement or the loan documents indicate the loan is secured by the property located in the distressed community)</li> <li>The physical address of the commercial property in the Security Agreement, or other supporting documentation, must match the address entered in the corresponding transaction.</li> <li>Applicants must submit Community Benefit Statement for transaction values over \$10 million in the Notes section of Table 2 (Assessment Period CSV).</li> </ul>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	<ul style="list-style-type: none"> <li>If more than one property was financed, Applicant must include documentation of all addresses and distressed community validations.</li> <li>If the closing document does not indicate the address of the financed real estate, the Applicant must submit additional documentation that indicates the address of the real estate that was financed.</li> <li>If an individual loan financed real estate at more than one physical location, the Applicant must: (1) provide documentation that indicates all addresses of the real estate financed, (2) include maps from CIMS which demonstrate that one or more of the remaining addresses are in a Distressed Community, (3) indicate the dollar amount financed for each address located in a Distressed Community, and (4) only enter the total dollar amount financed for all addresses which are located in a Distressed Community in the 'Total Dollar Value' field in AMIS. Transactions missing this information will be ineligible.</li> <li>A community benefit statement is a narrative describes the benefit of the transaction to the community. For example, a large commercial project that will generate a large number of jobs and/or retail such as a grocery store that the community does not currently have access to.</li> </ul>

Distressed Community Financing Activities Above \$500,000			
Activity Type	Definition & Required Closing Documentation	Required Disbursement Documentation (if Applicable)	Other Information (if Applicable)
	<p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>		
Small Business Loan (SBL)	<p><b>Definition</b></p> <p>Small Business Loan is an origination of a loan used for commercial or industrial activities (other than an Affordable Housing Loan, Affordable Housing Development Loan, Commercial Real Estate Loan, Home Improvement Loan) to a business or farm that meets the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs and is in a Distressed Community.</p> <p><b>AMIS Closing Documentation</b></p> <ul style="list-style-type: none"> <li>The supporting documentation must indicate the transaction was executed within the Assessment Period. Typical attachments to include are: <ul style="list-style-type: none"> <li>Executed/signed loan agreement; or</li> <li>Executed/signed promissory note.</li> </ul> </li> </ul> <p><b>NOTE:</b> If the Loan Agreement and the Promissory Note are available, both must be provided.</p> <ul style="list-style-type: none"> <li>The address noted in the loan documents should be of the business.</li> </ul> <p><b>NOTE:</b> See PII Requirements section above the tables to ensure PII is not included.</p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system; or</li> <li>Credit/debit slips from the general ledger, which indicate the name and address of the party receiving the funds.</li> <li>Account/loan payment history from financial system.</li> </ul>	

**Refinance Documentation requirements for all CDFI Related-Loans and DCFA Transactions**

**Refinancing of Loans (including fixed rate and adjustable-rate mortgages):** A loan is considered refinanced when a borrower with an existing loan applies for a new loan and a new credit decision is made. For BEA Program purposes, refinancing of loans falls into two broad categories: (1) Refinance – Affiliated: Refinancing an existing loan in a BEA Program Applicant’s loan portfolio; and (2) Refinance – Unaffiliated: Refinancing a loan from an institution that is not affiliated with the Applicant.

- Refinance-Applicant:** Refinancing an existing loan in a BEA Program Applicant’s loan portfolio may only be valued at the amount of the increase to the principal amount of the loan (i.e. the new credit available). Supporting documentation must be provided to demonstrate the increase in principal amount, to meet the Qualified Activity requirement specified in the FY 2026 BEA Program NOFA. To demonstrate the increase, the Applicant should: (1) submit a copy of the original note; or (2) if the original loan documents are not available, other internal documentation that demonstrates the increase and that proceeds were used to pay off an existing loan with the Applicant. Applicants should include a note indicating the amount of new principal for the Applicant and where evidence of the refinance may be found in the supporting documentation. Transactions submitted without supporting documentation that clearly demonstrates the increase and that the proceeds were used to pay off an existing loan with the Applicant will be disqualified.
- Refinance-Unaffiliated:** Applicant should submit any additional documentation necessary to demonstrate that the loans proceeds were used to pay off a loan with an unaffiliated institution. Applicants should rely on their own internal documentation to demonstrate that the proceeds were used to pay off an existing loan. Additional documentation such as wire transfer instructions, etc. may be submitted if the use of proceeds is not clear from the closing or disbursement document. Applicants are encouraged to include a note indicating where the evidence of the refinance may be found in the supporting documentation. If documentation is not available, Applicants must include a detailed note that indicates the name of the Unaffiliated Institution, refinance date, and loan amount.

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
Deposit Liabilities (D)	<ul style="list-style-type: none"> <li>Refer to time, savings, or demand deposits. Any such deposit must be accepted from Eligible Residents at the offices of the Applicant or of the Subsidiary of the Applicant and located in the Distressed Community.</li> <li>Deposit Liabilities may only include deposits held by individuals in transaction accounts (e.g., demand deposits, negotiable order of withdrawal accounts, automated transfer service accounts, and telephone or preauthorized transfer accounts) or non-transaction</li> </ul>	<p><u>Documentation Requirements</u></p> <ul style="list-style-type: none"> <li>Narrative must clearly describe how the Applicant determined that:               <ul style="list-style-type: none"> <li>Account holders are Residents of the Distressed Community; and</li> <li>Deposit Liabilities were accepted at a location within the Distressed Community.</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
	accounts (e.g., money market deposit accounts, other savings deposits, and all-time deposits), as defined by the Appropriate Federal Banking Agency.	<ul style="list-style-type: none"> <li>When reporting changes in the dollar amount of deposit accounts, the Applicant is required to report eligible Deposit Liabilities as of 12/31/2024 (Baseline Period) and 12/31/2025 (Assessment Period).</li> <li>Report deposits in aggregate, not individually.</li> </ul>
<b>Community Services (CS)</b>	<ul style="list-style-type: none"> <li>Refer to the following forms of assistance provided by officers, employees, or agents (contractual or otherwise) of the Applicant: <ul style="list-style-type: none"> <li>Provision of Technical Assistance and financial education to Eligible Residents regarding managing their personal finances;</li> <li>Provision of Technical Assistance and consulting services to newly formed small businesses and nonprofit organizations located in the Distressed Community;</li> <li>Provision of Technical Assistance and financial education to, or servicing the loans of, homeowners who are Eligible Residents and meet LMI requirements; and</li> <li>Other services provided to Eligible Residents who meet LMI requirements or enterprises that are Integrally Involved in a Distressed Community, as deemed appropriate by the CDFI Fund.</li> </ul> </li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Applicants must provide a narrative that clearly describes how the Applicant: <ul style="list-style-type: none"> <li>Derived the value of the Community Services, and</li> <li>Determined that the Community Services were provided to Eligible Residents; newly formed small businesses in Distress Community; LMI homeowners who are Eligible Residents.</li> </ul> </li> </ul> <p><b>NOTE:</b> If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Low-and Moderate-Income homeowners to whom it is claiming to have provided the services. Applicants can either use the text box or provide this information as an attachment. Also, Applicants must attach an itemized list of staff time and administrative costs.</p>
<b>Financial Services (FS)</b>	<ul style="list-style-type: none"> <li>Refer to check cashing, providing money orders and certified checks, automated teller machines, safe deposit boxes, new branches, and other comparable services that are provided by the Applicant to Eligible Residents or enterprises that are Integrally Involved in the Distressed Community.</li> <li>Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each check cashed or new account opened separately on its own line on the Report of Transaction). In the "Service Provided" column of the Transaction List CSV file, describe the transaction according to the type (e.g. "checks cashed" or "new accounts opened").</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Must be provided by the Applicant to Eligible Residents or enterprises that are Integrally Involved in the Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Financial Services by either: <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund's public website. Use this data to determine which recipients are Eligible Residents. Multiply this</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
	<ul style="list-style-type: none"> <li>The CDFI Fund will value the administrative cost of providing certain Financial Services using the following per unit values:               <ul style="list-style-type: none"> <li>\$100 per account for Targeted Financial Services including safe transaction accounts, youth transaction accounts, Electronic Transfer Accounts (ETA) and Individual Development Accounts (IDA);</li> <li>\$50 per account for checking and savings accounts that do not meet the definition of Targeted Financial Services;</li> <li>\$5 per check cashing transaction;</li> <li>\$50,000 per new ATM installed at a location in a Distressed Community;</li> <li>\$500,000 per new retail bank branch office opened in a Distressed Community, including school-based bank branches approved by the Applicant’s Federal bank regulator.</li> </ul> </li> </ul>	<p>number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value.</p> <ul style="list-style-type: none"> <li><b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</li> </ul> <p><b>NOTE:</b> For Financial Services, if using a per unit value not prescribed in the NOFA, provide a narrative statement that describes the methodology used to derive the value. The CDFI Fund will determine if this value is acceptable. If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Financial Services.</p> <ul style="list-style-type: none"> <li>If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Financial Services.</li> <li>For new Branches or Automated Teller Machines (ATMs), complete the <b><i>Certification of ETAs, New Branches or Automated Teller Machines</i></b> form (see Appendix 2).</li> </ul>
Targeted Financial Services (TFS)	<ul style="list-style-type: none"> <li>Activities that are targeted to Eligible Residents, including Electronic Transfer Accounts (ETAs), Individual Development Accounts (IDAs), and similar banking products.</li> <li>Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each ETA or IDA separately on its own line on the Report of Transaction). In the “Service Provided” column of the Transaction List CSV file, describe the transaction according to the type (e.g. “Electronic Transfer Accounts” or “Individual Development Accounts”).</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>Must be provided by the Applicant to Eligible Residents that are in a Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Targeted Financial Services by either:           <ul style="list-style-type: none"> <li><b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund’s public website. Use this data to determine</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
		<p>which recipients are Eligible Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value.</p> <ul style="list-style-type: none"> <li>○ <b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</li> <li>• If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Targeted Financial Services.</li> <li>• For Electronic Transfer Accounts (ETAs), complete the <b>Certification of ETAs, New Branches or Automated Teller Machines</b> form (see Appendix 2).</li> </ul>
<b>Targeted Retail Savings/Investment Products (TSP)</b>	<ul style="list-style-type: none"> <li>• Activities targeted to Eligible Residents that include certificates of deposit, mutual funds, and life insurance.</li> <li>• Report the combined total dollar value of services on the applicable line of the Table 1: Baseline Period Activities and Table 2: Assessment Period Transactions List (i.e. do not list each certificate of deposit opened separately on its own line on the Report of Transaction). In the “Service Provided” column of the Transaction List CSV file, describe the transaction according to the type (e.g. “certificate of deposit”)</li> </ul>	<p><b>Documentation Requirements</b></p> <ul style="list-style-type: none"> <li>• Documentation must demonstrate the services provided occurred during the Assessment Period.</li> <li>• Must be provided by the Applicant to Eligible Residents that are in a Distressed Community. An Applicant may determine the number of Eligible Residents who are Award Recipients of Targeted Retail Savings/Investment Products by either: <ul style="list-style-type: none"> <li>○ <b>Exact Count Method:</b> For Services provided to homeowners only: Collect income data on each recipient of the specified activity or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund’s public website. Use this data to determine which recipients are Eligible Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant’s estimate of the per unit value.</li> <li>○ <b>Certification Method:</b> Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or</li> </ul> </li> </ul>

Service Activities Above \$500,000		
Activity Type	Definition	AMIS Supporting Documentation Requirements
		<p>(ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.</p> <ul style="list-style-type: none"> <li>• If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Targeted Retail Savings/Investment Products.</li> </ul>

# APPENDIX 1: INTEGRAL INVOLVEMENT FORM FOR CDFI SUPPORT ACTIVITY

**PLEASE NOTE:** Applicants do not need to submit this certification form in the AMIS Application; **however, the form must remain on file and be available for review at the request of the CDFI Fund.** Applicants may download this certification form on the [BEA Program’s](#) section of the CDFI Fund’s website.

An eligible CDFI Partner is an entity that received assistance in the form of CDFI Related Activities by an unaffiliated Applicant and was a Certified CDFI at the time assistance was provided. For an Applicant to report CDFI Support Activities in its Application, the CDFI Partner which received the support (e.g. loans, deposits, and technical assistance) must be Integrally Involved in a Distressed Community. The definitions of CDFI Support Activities and Integral Involvement can be found in the BEA Program NOFA and Interim Rule. This form must be submitted by the Applicant as supporting documentation for any CDFI Support Activity that an Applicant has submitted for consideration for a BEA Program Award.

**Instructions:**

1. Complete the table below:

<b>Name of Applicant:</b>	
<b>Name of CDFI Partner:</b>	
<b>CDFI Support Activity Type:</b> (i.e. Loan, Technical Assistance, qualifying deposit/share <sup>11</sup> ):	
<b>Amount of CDFI Support Activity:</b>	\$
<b>Date of Execution</b> (must be during the Assessment Period):	

2. The CDFI Partner must indicate, by selecting an option below, how it met the definition of Integral Involvement. Please note that these are not mutually exclusive options. CDFI Partners may select as many as applicable; however, for the CDFI Support Activity to qualify, at least one must be selected.

<input checked="" type="checkbox"/> Integral Involvement	Description	Checkbox
<b>Scenario I.</b>	Provided at least 10% of the number of its financial transactions or dollars transacted (e.g. loans or equity investments) in one or more Distressed Communities in each of the 3 calendar years preceding the date of the applicable NOFA; <b>or</b>	<input type="checkbox"/>
	Transacted at least 10% of the number of its Development Service Activities <sup>12</sup> or value of the administrative cost of providing such services in one or more Distressed Communities in each of the three calendar years preceding the date of the applicable NOFA.	<input type="checkbox"/>

<sup>11</sup> The BEA Program NOFA and Interim Rule provides a description of the criteria for a Certificate of Deposit to be considered a CDFI Support Activity for the BEA Program.

<sup>12</sup> Development Service Activities are defined in the BEA Program Interim Rule and include financial or credit counseling to individuals for the purpose of facilitating home ownership, promoting self-employment, or enhancing consumer financial management skills; or technical assistance to borrowers or investees for the purpose of enhancing business planning, marketing, management, financial management skills, and other comparable services as may be specified by the CDFI Fund in the NOFA.

<input checked="" type="checkbox"/> Integral Involvement	Description	Checkbox
Scenario II.	Transacted at least 25% of the number of its financial transactions or dollars transacted (e.g. loans or equity investments) in one or more Distressed Communities in at least one of the three calendar years preceding the date of the applicable NOFA; or	<input type="checkbox"/>
	Transacted at least 25% of the number of its Development Service Activities or value of the administrative cost of providing such services in one or more Distressed Communities in at least one of the three calendar years preceding the date of the applicable NOFA.	<input type="checkbox"/>
Scenario III.	Demonstrated that it has attained at least 10% of market share for a particular financial product in one or more Distressed Communities in at least one of the three calendar years preceding the date of the applicable NOFA.	<input type="checkbox"/>
Scenario IV	At least 25% of the CDFI Partner's physical locations (e.g. offices or branches) are located in one or more Distressed Communities where it provided financial transactions or Development Service Activities during the one calendar year preceding the date of the NOFA	<input type="checkbox"/>

- The CDFI Partner must sign and date this form.
- The Applicant must submit this form in AMIS as supporting documentation along with any other supporting documentation when they submit the transaction in AMIS for consideration of a BEA Program Award.

**FOR INFORMATIONAL PURPOSES:**

The CDFI Fund shares information about Award Recipients with the general public via its public website. To increase awareness regarding which BEA Program Award Recipients and CDFIs have successfully partnered to serve residents and businesses in Distressed Communities, information from this form may be made public should the BEA Program Applicant receive a BEA Program Award.

<b>CDFI Partner Authorized Representative</b>
Printed Name
Job Title
Signature
Date

## APPENDIX 2: CERTIFICATION OF ELECTRONIC TRANSFER ACCOUNTS (ETA), NEW BRANCHES OR AUTOMATED TELLER MACHINES (ATM)

This certification form is not available in AMIS. Applicants may obtain this certification form on the BEA Program page of the CDFI Fund’s website and submit it as an attachment with the supporting documentation for the applicable transaction in the AMIS Application. Applicants should not report multiple transactions on a single form. A single form is required for each applicable transaction.

The Applicant does hereby certify that (i) the Applicant has entered into, and is in compliance with, the Financial Agency Agreement with the Treasury Department; and (ii) each ETA for which the Applicant is seeking a BEA Program Award possesses ALL of the characteristics listed below:

- Is an individually-owned account at a Federally-insured financial institution;
- Permits a minimum of four cash withdrawals and four balance inquiries per month, which are included in the monthly fee, through any combination of proprietary ATM transactions and/or over-the-counter transactions;
- Allows access to the insured depository institution’s on-line point-of-sale network (if any);
- Requires no minimum balance except as required by Federal or state law;
- Provides a monthly statement;
- Provides the same consumer protections that are available to other account holders at the financial institution;
- Is offered only to individuals receiving Federal benefit, wage, salary, or retirement payments;
- Allows set-off only for fees directly related to the account;
- Is subject to a maximum monthly account-servicing fee of \$3.00;
- Is in compliance with its Financial Agency Agreement with the U.S. Department of the Treasury; and
- Be either an interest-bearing or a non-interest bearing account.

### *Certification for Opening Retail Branch or Automated Teller Machine (ATM)*

The Applicant does hereby certify that on \_\_\_\_\_ (date), it opened a:

- New Retail Branch Office
- Automated Teller Machine

Located at the following address, and that it will remain in operation for at least the next five years.

\_\_\_\_\_  
(street, city, state, zip)

\_\_\_\_\_  
(11-digit census tract number)

<b>Authorized Representative (name and title):</b>	<b>Date:</b>
Printed	
Signature	

## APPENDIX 3: ASSURANCES AND CERTIFICATIONS

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**AMIS TIP:** In addition to signing the SF-424, an Applicant must indicate “Yes” that it is certifying the Assurances and Certifications in the AMIS Applications. It will do this under the area titled “Assurances and Certifications Form” on the Application main page in AMIS.

The Assurances and Certifications have been provided below. Applicants can also view them on:

- Grants.gov: [www.grants.gov](http://www.grants.gov) under the “Related Documents” tab when viewing the FY 2026 BEA Program Application grant opportunity; and
- The BEA Program Page on the CDFI Fund’s website: [https://www.cdfifund.gov/programs-training/Programs/bank\\_enterprise\\_award/Pages/apply-step.aspx#step1](https://www.cdfifund.gov/programs-training/Programs/bank_enterprise_award/Pages/apply-step.aspx#step1)

Applicants are advised that by signing the certification on the SF- 424 Mandatory Form they are certifying that they will comply with the Assurances and Certifications listed below if an Award is made. The CDFI Fund acknowledges that certain provisions of the Assurances and Certifications may not be applicable to every Applicant. An Applicant may not modify any of the Assurances and Certifications.

### A. SF - 424B: Assurances -- Non-Construction Programs

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this Application.
2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the Award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specified in Appendix A of Ohm’s Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is

- being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
  8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
  9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction sub agreements.
  10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
  11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L.91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L.93-205).
  12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
  13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
  14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this Award of assistance.
  15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this Award of assistance.
  16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
  17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
  18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.
  19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or sub-awards under the award.

## ***B. Additional Certifications***

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;
2. Its Board of Directors (or similar governing body) has, by proper resolution or similar action, authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;
3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) (12 U.S.C. 4701 et seq.), regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (*e.g.* 2 C.F.R. Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
6. It has not had proceedings instituted against it in, by, or before any court, governmental agency, or administrative body, and a final determination made within the last 3 years as of the date of the NOFA indicating that the Applicant has violated any of the following laws: Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C. 2000d et seq.); the Fair Housing Act (42 U.S.C. 3601 et seq.); the Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.); Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Age Discrimination Act of 1975 (42 U.S.C. 6101-6107); Title VIII of the Civil Rights Act of 1968, as amended (42 U.S.C. 3601 et seq.); Title IX of the Education Amendments of 1972 (20 U.S.C. 1681 et seq.); and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as described in the Executive Order titled, "Ending Taxpayer Subsidization of Open Borders".
7. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this Application has been duly authorized.

**C. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions: Instructions for Certification**

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the CDFI Fund's determination of whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the CDFI Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for noncompliance.
4. The Applicant shall provide immediate written notice to the CDFI Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of

the rules implementing Executive Order 12549. You may contact the CDFI Fund for assistance in obtaining a copy of those regulations (31 C.F.R. Part 19).

6. The Applicant agrees by submitting the Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the CDFI Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the CDFI Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 C.F.R. part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the No Procurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for noncompliance.

#### ***D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions***

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
  - a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - b) have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
  - d) have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for noncompliance.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

#### ***E. Certification Regarding Drug-Free Workplace Requirements***

1. The Applicant certifies that it will provide a drug-free workplace by:
  - a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
  - b) establishing a drug-free awareness program to inform employees about:
    - (i) the dangers of drug abuse in the workplace;
    - (ii) the Applicant's policy of maintaining a drug-free workplace;

- (iii) any available drug counseling, rehabilitation, and employee assistance program;
  - (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
  - c) making it a requirement that each employee to be engaged in the performance of the award be given a copy of the statement required by subparagraph (a);
  - d) notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
    - (i) abide by the terms of the statement; and
    - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
  - e) notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
  - f) taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
    - (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
    - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
  - g) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).
2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the Award (Place of Performance (Street Address, City, County, State and Zip Code)): Not Applicable

**F. Certification Regarding Lobbying**

1. The Applicant certifies, to the best of its knowledge and belief, that:
- (i) No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
  - (ii) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying" in accordance with its instructions; and
  - (iii) The Applicant shall require that the language of this certification be included in the Award documents for all sub-Awards of all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

## APPENDIX 4: ENVIRONMENTAL REVIEW QUESTIONS

All BEA Program Applicants must answer the Environmental Review Questions as part of their BEA Program Electronic Application submission in AMIS.

The Environmental Review Questions are located in the Organization Information section of the AMIS Application under the “Environmental Review” subsection. These questions have also been provided in the table below.

Environmental Review Questions		
The CDFI Fund’s environmental review requirements are set forth in 12 C.F.R. Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information: If ‘YES’ to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls. The attachment should be named ‘Environmental Review’.	YES	NO
1. Are there any actions proposed in the Application that do not constitute a “categorical exclusion” as defined in 12 C.F.R. 1815.110?		
If YES, would any of these actions normally require an environmental impact statement (see 12 C.F.R. 1815.108)?		
2. Are there any activities proposed in the Application that involve:		
Historical or archaeological sites listed on the National Register of Historic Places, or that may be eligible for such listing?		
Wilderness areas designated or proposed under the Wilderness Act?		
Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?		
Critical habitats of endangered or threatened species?		
Natural landmarks listed on the National Registry of Natural Landmarks?		
Coastal barrier resource systems?		
Coastal Zone Management Areas?		
Sole Source Aquifer Recharge Areas designated by EPA?		
Wetlands?		
Flood plains?		
Prime and unique farmland?		
Properties listed or under consideration for listing on the Environmental Protection Agency’s List of Violating Facilities?		

Notification
<p>As stated in 12 C.F.R. 1815.105, if the CDFI Fund determines that the Application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the Application will be contingent upon:</p> <ol style="list-style-type: none"> <li>1. The Applicant supplying to the CDFI Fund all information necessary for the CDFI Fund to perform or have performed any required environmental review;</li> <li>2. The Applicant not using any CDFI Fund Financial Assistance to perform any of the proposed actions in the Application requiring an environmental review until approval is received from the CDFI Fund; and</li> <li>3. The outcome of the required environmental review.</li> </ol> <p>In addition, as stated in 12 C.F.R. 1815.106, if the CDFI Fund determines that an Application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the Application, final approval and funding of the Application shall require supplemental environmental review prior to the taking of any action directly using CDFI Fund Financial Assistance for any action that is not a categorical exclusion.</p>