



FY 2026 Bank Enterprise Award (BEA) Program: CDFI Information Mapping System (CIMS) Application Instructions

CDFI FUND

This document provides additional guidance to BEA Program Applicants to determine whether a transaction occurred at an address or in a census tract that meets the definition of a BEA Distressed Community.

For general CDFI Fund Information Mapping System (CIMS) instructions, please utilize the following resources:

- [CIMS Homepage | CDFIFund.gov](#)
- [Getting Started - Navigating AMIS Training Manual](#)
- [CIMS Webinar Demonstration - How to Use CIMS to Create, Analyze, and Validate a Target Market](#)

Section 1 - How to Determine if an Individual Address or Census Tract Qualifies for BEA Program: Determining if a Transaction Occurred in a BEA Distressed Community

To determine the eligibility of a transaction address for the BEA Program, Applicants can use two resources: 1) BEA Program's 2016-2020 American Community Survey (ACS) Eligibility tabular data (Excel file); and/or 2) the CIMS mapping system (CIMS). These tools present the same data but in different formats. The instructions below describe both in more detail.

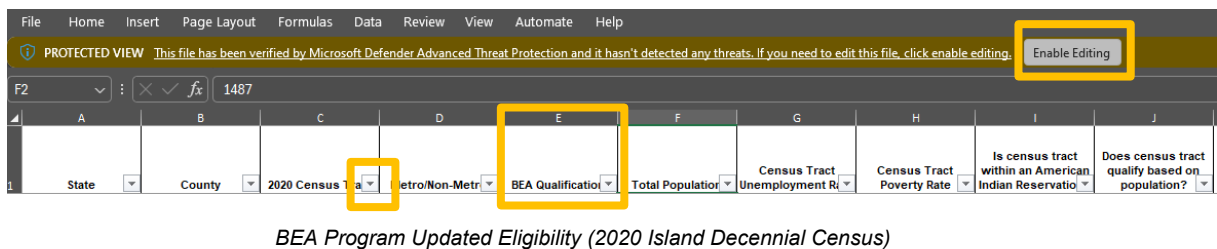
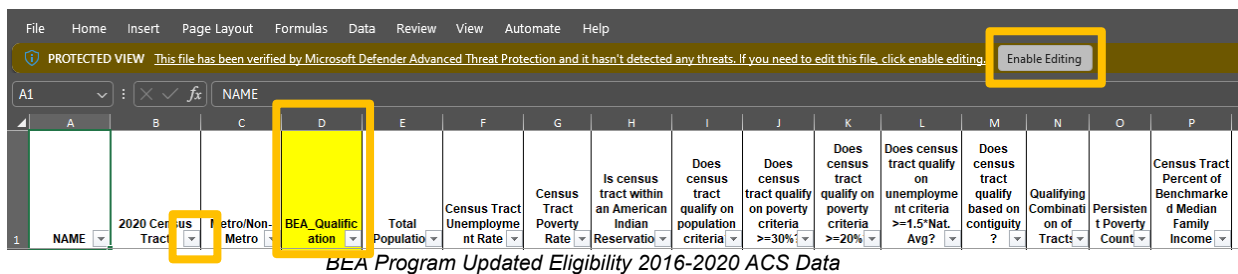
Tabular Data (Excel file)

The tabular data enables Applicants to determine a transaction's eligibility by entering the 2020 Census Tract where the transaction was closed. This process helps identify the specific census tract's eligibility status for the BEA Program. To access the tabular data, follow these steps:

1. Go to **Geographic-Based Reports** section of the CDFI Fund's public website by using the following link: <https://www.cdfifund.gov/documents/geographic-reports>
2. Navigate to the report titled **BEA Program Updated Eligibility 2016-2020 ACS Data** or follow this link: [BEA Program Updated Eligibility 2016-2020 ACS Data](#).

To identify transaction address eligibility statuses for BEA Qualified Island Areas, navigate to the report titled **BEA Program Updated Eligibility (2020 Island Areas Decennial Census)** or follow this link: [BEA Program Updated Eligibility \(2020 Island Areas Decennial Census\)](#)

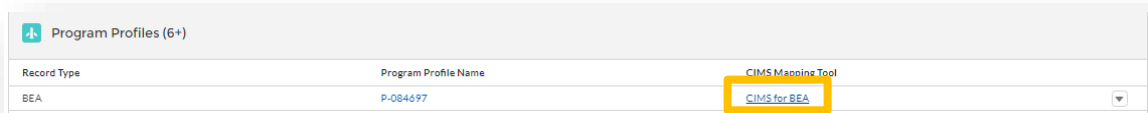
3. Click the link and download the report.
4. Once downloaded and open, click **Enable Editing**.
5. Input the transaction's census tract in the **2020 Census Tract** dropdown box.
6. Review the transaction's address **BEA Qualification** status.



CIMS

In addition to the tabular data, CIMS displays the BEA Program eligibility data in a visual format. CIMS allows an Applicant to determine a transaction's BEA Program eligibility by searching a transaction's address or census tract. To access and utilize CIMS, please follow these steps:

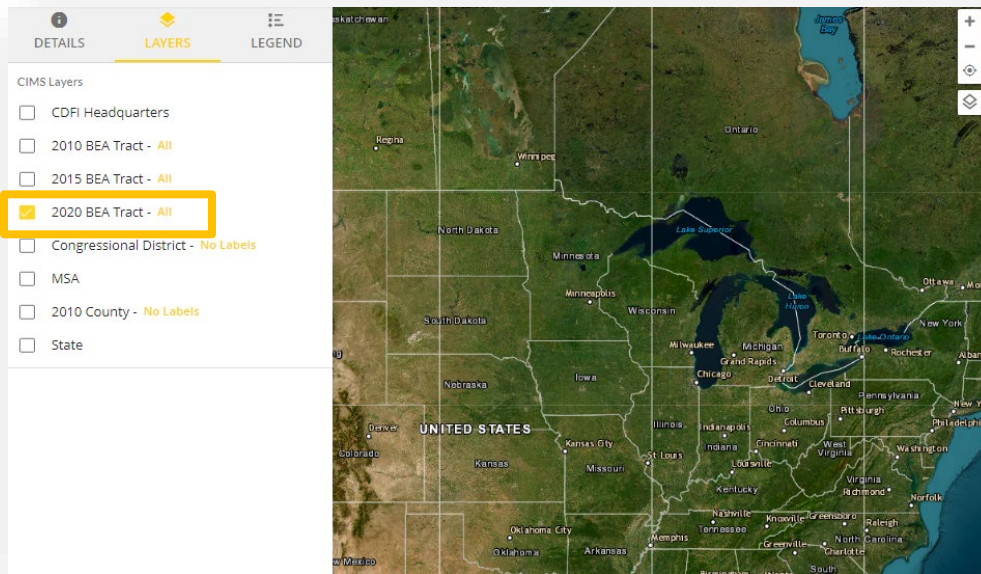
1. Users can access the CIMS mapping system via AMIS or the CDFI Fund's public website.
2. To access CIMS via AMIS:
 - a. Login to AMIS user profile
 - b. Click the **Organizations** tab
 - c. Select your Organization
 - d. Click **Related** tab
 - e. Go to **Program Profiles**
 - f. Click **CIMS for BEA** link (see below)



3. To access CIMS via the CDFI Fund's public website:
 - a. Go to: <https://www.cdfifund.gov/cims>
 - b. Select **BEA**
4. **TIP:** Update the map visualization by clicking on the **Basemaps** button on the top right of the screen, then select **Imagery with Labels**. This enhances the visualization of the CIMS map.



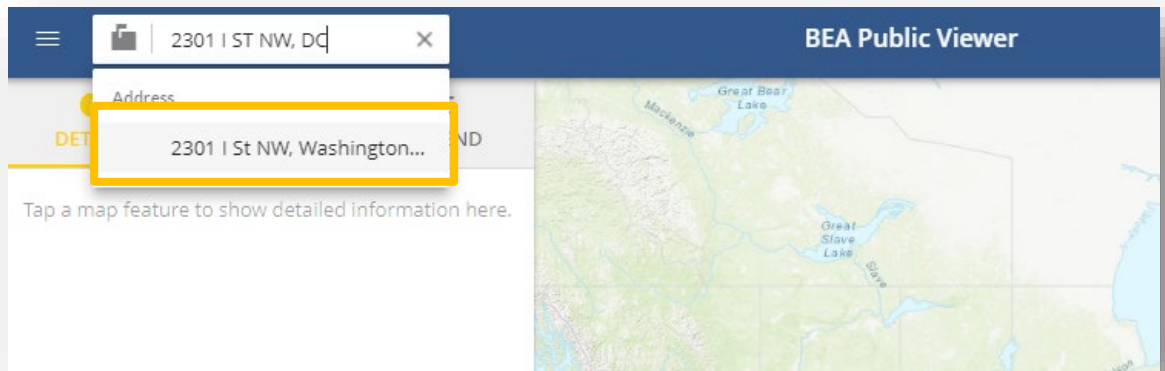
5. BEA Program Applicants must use the 2016-2020 American Community Survey (ACS) BEA Program Eligibility Data to determine if Qualified Activities occurred in Distressed Communities during the Baseline and Assessment Period. To access the data set, go to the **Layers** tab and ensure only the **2020 BEA Tract** checkbox is selected.



6. To determine whether a transaction has occurred in a BEA Distressed Community, users may search in CIMS by either (1) **address**, or (2) **census tract number**.
7. To search by **address**, enter the street address, city, and zip code into the **Search Addresses** bar (ensure the **Mailbox** icon is to the left of the search bar).



- a. Press **Enter** to begin the search. Then **select** the location identified by CIMS directly below the search box.



8. To search by **census tract**:

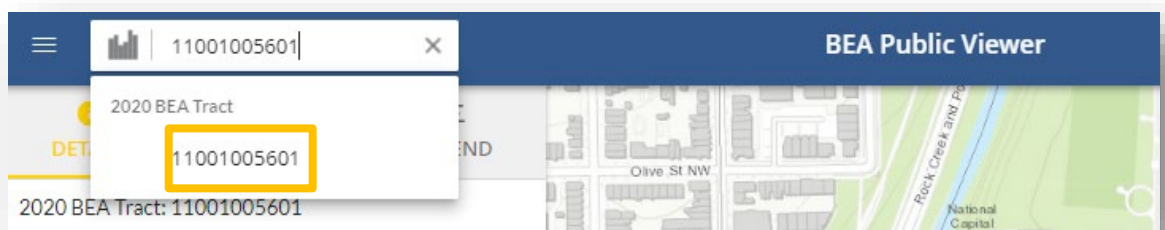
- a. Click on the **Mailbox** icon in the **Search Bar** to the left of the page.



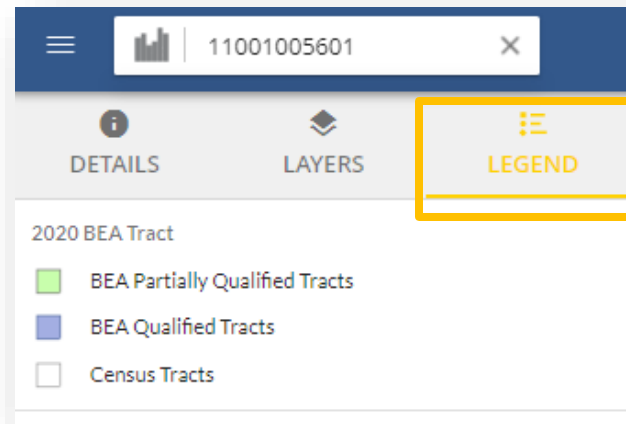
- b. Select **2020 BEA Tract** and enter the census tract number of the transaction in the search bar.



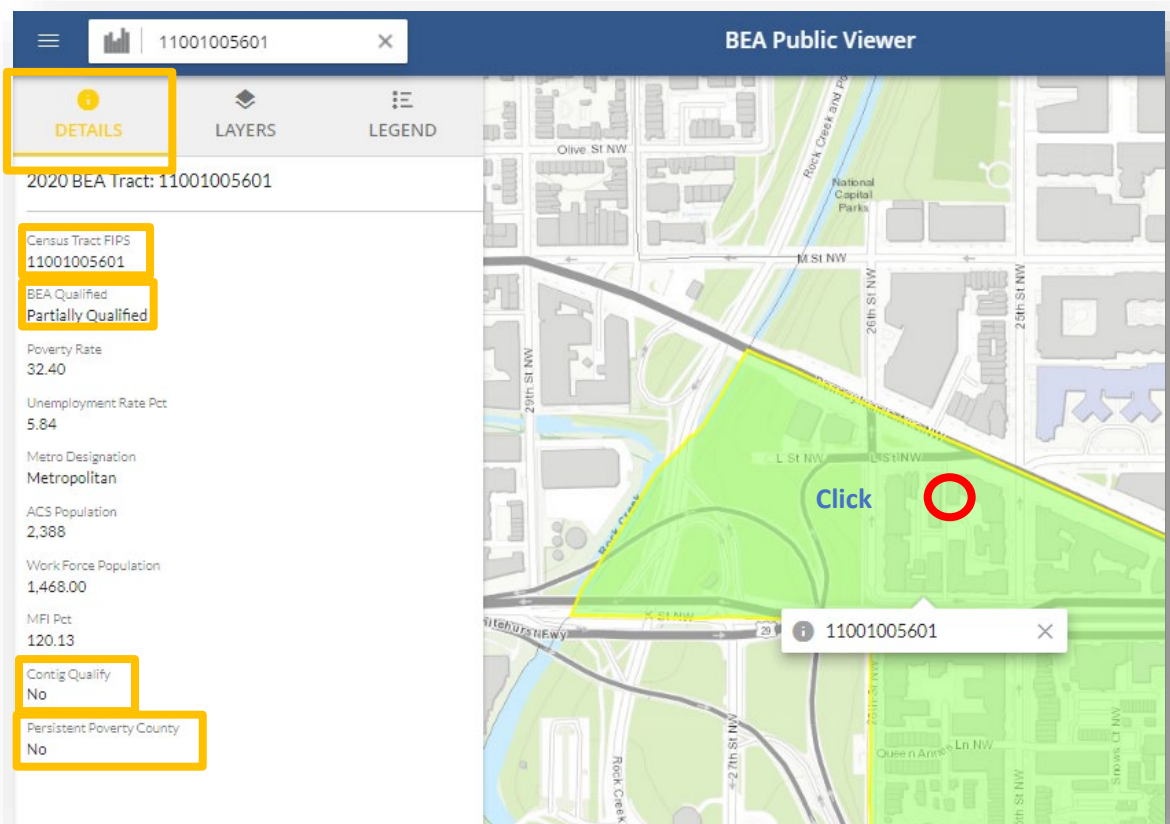
- c. Press **Enter** to search. Then **select** the census tract identified below the search box.



9. **NOTE:** Census tracts are color coded based on BEA qualification status. Color legends may reflect different colors when logged in via AMIS vs. the CDFI Fund's website. Please refer to the **Legend** icon below the search bar, to identify the appropriate color coding.



10. **Click** the map to show detailed information about the address. BEA Tract information is displayed in the **Details** tab.



11. The **BEA Qualified** section of the **Details** tab indicates each tracts BEA Qualification status:

- a. **Fully Qualified** – No further action is necessary to determine qualification status and the transaction can be included in the BEA Program Application.
- b. **Not Qualified** – No further action is necessary to determine qualification status, and the transaction should **not** be included in the BEA Program Application.
- c. **Partially Qualified** – If the census tract is labeled as **Partially Qualified**, refer to the **Contig Qualify** section of the **Details** tab. This section determines if the census tract meets the BEA definition of a Distressed Community, based on contiguous census tracts. **Contig Qualify** will indicate either **Yes** or **No**.
 - i. **Yes** indicates the census tract meets the eligibility requirements to be considered an eligible Distressed Community, per the BEA Program guidance, and can be included in the BEA Program Application.
 - ii. **No** indicates the census tract does **not** meet the eligibility requirements to be considered an eligible Distressed Community, per the BEA Program guidance, and should **not** be included in the BEA Program Application.

Information Concerning PPC Commitments

The Consolidated Appropriations Act of 2020 expanded the definition of PPCs to include territories and possessions of the United States (US) based on the Island Areas Decennial Censuses or equivalent data of the Bureau of the Census. BEA Program applicants should note that only Qualified Activity transactions that occur in areas determined by the CDFI Fund to be BEA qualified Distressed Communities will count towards a BEA Award PPC Commitment. The CDFI Fund has updated the BEA Program Eligibility Data spreadsheet to reflect the BEA Qualified Distressed Community Determination for census tracts located in the US territories and possessions, and the overall PPC designation of these areas.

Applicants must use the eligible 2020 BEA census tracts for determining eligible activities in the Baseline and Assessment Period. **In addition**, the BEA Program Application requests Applicants to input a percentage of the award amount to be deployed in PPCs. Please utilize the tabular data or CIMS to determine which tracts are in PPCs (see the **Tabular Data** and **CIMS** sections above to access these resources).

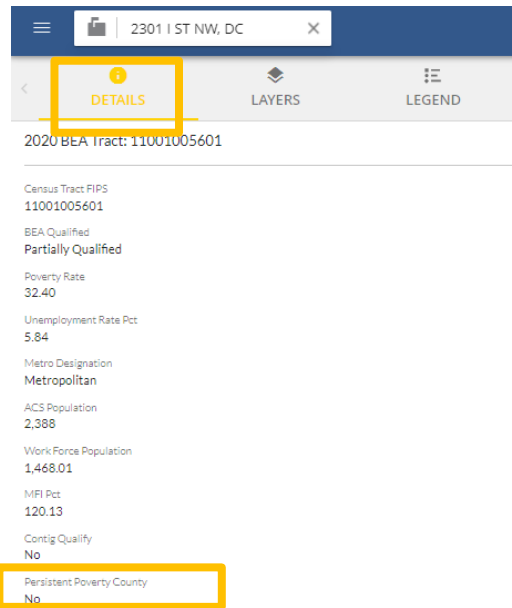
Tabular Data

If the census tract is in a Persistent Poverty County (PPC), the **Persistently Poverty County** column will indicate **Yes**. If the census tract is not located in a PPC, the column will indicate **No**.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	NAME	2020 Census Tract	Metro/Non-Metro	BEA Qualification	Total Population	Census Tract Unemployment Rate	Census Tract Poverty Rate	Is census tract within an American Indian Reservation	Does census tract qualify on population criteria	Does census tract qualify on poverty criteria >=30%	Does census tract qualify on poverty criteria >=20%	Does census tract qualify on unemployment criteria >=1.5*Nat. Avg?	Does census tract qualify based on contiguity?	Qualifyin Combination of Tract	Persisten t Poverty Count	Census Tract Percent of Benchmark and Median Family Income

CIMS

If the census tract is in a PPC, the “Persistent Poverty County” field of the **Details** tab will indicate **Yes**. If the Census tract is not located in a PPC, the “Persistent Poverty County” field of the **Details** tab will indicate **No**.



The screenshot shows the CIMS application interface. At the top, there is a search bar with the address "2301 I ST NW, DC". Below the search bar, there are three tabs: "DETAILS" (highlighted with a yellow box), "LAYERS", and "LEGEND". The "DETAILS" tab is selected, and the following information is displayed:

2020 BEA Tract: 11001005601

Census Tract FIPS
11001005601

BEA Qualified
Partially Qualified

Poverty Rate
32.40

Unemployment Rate Pct
5.84

Metro Designation
Metropolitan

ACS Population
2,388

Work Force Population
1,468.01

MFI Pct
120.13

Contig Qualify
No

Persistent Poverty County
No

Section 2 – AMIS Geocoding Address Tool (OPTIONAL)

The AMIS Geocoding Address Tool is important due to its ability to accurately identify Latitude and Longitude (XY) coordinates, census tract ID, and address accuracy when utilizing tabular data, CIMS, and the AMIS Application. It is important to use this tool if there is concern an address may not be accurately identified in CIMS, or after a transaction is uploaded to the BEA Program Application.

Please be aware, this tool is **optional** and is not required to complete the BEA Program Application. It should only be used if the Applicant intends to verify transactional information.

If there is still concern about the geocoding accuracy of an address, please reach out to the BEA Program Team via Service Request to assist with the issue.

AMIS Geocoding Address Tool Guidance

Please review the following resources for more information about how to access and utilize the AMIS Geocoding Address Tool:

1. Video walkthrough of the Geocoding Address Tool: [GeoCoding Addresses for TLR Reporting in New Lightning Version of AMIS](#)
2. CDFI Fund's links to all available instructional documents for reporting in AMIS: [Information about AMIS Compliance and Performance Reporting | Community Development Financial Institutions Fund](#)