



Community Development Financial Institutions Fund

CDFI

Program Awards

FY 2012 Awards

Contents

Overview

The CDFI Program
Supporting the Organizations that Serve Low-Income Communities 4

List of Award Recipients

List of Award Recipients 7

Highlights of Award Round

Awardee Highlights 20
Financial Assistance Awards Highlights 22
Technical Assistance Awards Highlights 28
Healthy Food Financing Initiative Awards Highlights 32

Awardee Profiles 33

Overview

The CDFI Program

Supporting the Organizations that Serve Low-Income Communities

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

What is a CDFI?

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

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

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

As of June 2012, there were nearly 1,000 certified CDFIs in the United States. This number includes community development loan funds, banks, credit unions and venture capital funds. CDFIs are found in all fifty states plus the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands.

The CDFI Program

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

- Financial Assistance (FA) awards—The CDFI Fund makes FA awards to CDFIs that demonstrate the financial and managerial capacity to provide affordable financial products and services to low-income communities. FA awards are made both to established CDFIs, known as Core applicants, and to Small and/or Emerging CDFI Applicants, or SECA. To be eligible to receive an FA award, a CDFI must be certified by the CDFI Fund.

- A CDFI must also match its FA award dollar-for-dollar with non-federal funds. This requirement enables the CDFI to leverage private capital to meet the demand for affordable financial products and services in its target market. The CDFI can use equity investments, loans, deposits, or grants to meet the match requirement, and its FA award is made in the same form as its matching funds.
- Technical Assistance (TA) awards—The CDFI Fund makes TA awards to emerging as well as established CDFIs to help them increase their capacity to serve their target markets. Both certified and non-certified CDFIs are eligible to apply for TA awards. Non-certified organizations must be able to meet CDFI certification requirements within two years.
- TA awards are made in the form of grants and can be used for a variety of purposes—for example, to purchase equipment, materials, supplies, or consulting or contracting services, or to pay the salaries and benefits of certain personnel and to train staff or board members. Established CDFIs often use TA grants to build their capacity to provide new products, to serve their markets in new ways, or to enhance the efficiency of their operations. Newer CDFIs often use their TA grants to do market research, to develop underwriting policies, and to purchase computers and other essential equipment.

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

In addition to the FA and TA awards, for the past two years the CDFI Program has also administered the **Healthy Food Financing Initiative Financial Assistance (HFFI-FA) awards**. The Healthy Food Financing Initiative is an interagency initiative involving the CDFI Fund, the U.S. Department of Health and Human Services, and the U.S. Department of Agriculture that represents the federal government's first coordinated step to increase the supply of and demand for nutritious foods in low-income urban and rural areas in the United States. In FYs 2011 and 2012, the Healthy Food Financing Initiative served as a supplemental funding opportunity under the CDFI Program for eligible CDFIs that expressed an interest in expanding their healthy food-focused financing activities and had received FA awards.

CDFI Program Impact

Since its creation in 1994, the CDFI Fund has awarded over \$1 billion in FA and TA awards through the CDFI Program. In fiscal year 2012 alone, the CDFI Fund received 389 eligible applications for FA and TA awards, and provided over \$152 million in awards to 177 organizations in 40 states and the District of Columbia.

Recipients of CDFI Fund awards have had a tangible impact in the low-income communities they serve. For example, in fiscal year 2011 alone CDFIs that received CDFI Program awards created or maintained over 25,000 jobs; opened over 6,500 bank accounts for the previously unbanked; and provided over 177,000 individuals with financial literacy training.

For more information about the CDFI Program and the CDFI Fund's other programs, please visit www.cdfifund.gov.

List of Award Recipients

FY 2012 Financial Assistance and Technical Assistance Award Recipients

Awardee Name	City	State	Type	Total Award
AAFE Community Development Fund	New York	New York	SECA	\$500,000
ACCION Chicago	Chicago	Illinois	SECA	\$600,000
ACCION New Mexico	Albuquerque	New Mexico	CORE	\$1,353,806
ACCION San Diego	San Diego	California	SECA	\$600,000
Affordable Homes of South Texas, Inc.	McAllen	Texas	CORE	\$1,453,806
ASI Federal Credit Union	Harahan	Louisiana	CORE	\$1,453,806
Bethex Federal Credit Union	Bronx	New York	TA	\$95,500
Boston Community Loan Fund	Boston	Massachusetts	CORE	\$1,453,806
Bridgeway Federal Credit Union	Poughkeepsie	New York	TA	\$99,999
Brooklyn Cooperative Federal Credit Union	Brooklyn	New York	CORE	\$964,806
Caddo Parish Teachers FCU	Shreveport	Louisiana	TA	\$100,000
California FarmLink	Santa Cruz	California	TA	\$92,708
Calvert Social Investment Foundation	Bethesda	Maryland	CORE	\$1,453,806
Capital Fund Services, Inc.	Lansing	Michigan	CORE	\$953,806
Center for Community Development for New Americans, Inc.	New York	New York	SECA	\$600,000
Charter Schools Development Corporation	Hanover	Maryland	CORE	\$1,453,806

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Chicago Community Loan Fund	Chicago	Illinois	CORE	\$1,453,806
Cincinnati Development Fund	Cincinnati	Ohio	CORE	\$1,453,806
Citizens Community Credit Union	Devils Lake	North Dakota	CORE	\$1,453,806
City First Bank of D.C., N.A.	Washington	District of Columbia	CORE	\$53,806
Clearinghouse CDFI, The	Lake Forest	California	CORE	\$1,453,806
Coastal Enterprises, Inc.	Wiscasset	Maine	CORE	\$1,453,806
Colorado Enterprise Fund	Denver	Colorado	CORE	\$1,453,806
Columbus Housing Initiative	Columbus	Georgia	CORE	\$1,053,806
Common Capital, Inc.	Holyoke	Massachusetts	SECA	\$500,000
Communicating Arts CU	Detroit	Michigan	CORE	\$953,806
Community Assets for People	Stevens Point	Wisconsin	CORE	\$753,806
Community Capital Works (Philadelphia Development Partnership)	Philadelphia	Pennsylvania	TA	\$100,000
Community Development Fund of Utah	Salt Lake City	Utah	TA	\$54,384
Community Development Trust, LP, The	New York	New York	CORE	\$1,453,806
Community First Fund	Lancaster	Pennsylvania	CORE	\$1,453,806
Community Health Center Capital Fund, Inc.	Boston	Massachusetts	CORE	\$1,453,806
Community Housing Capital	Decatur	Georgia	CORE	\$1,453,806

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Community Investment Corporation	Chicago	Illinois	CORE	\$1,453,806
Community Investment Support Fund	Bloomfield Hills	Michigan	TA	\$96,400
Community Loan Fund of New Jersey, Inc.	Trenton	New Jersey	CORE	\$1,453,806
Community Neighborhood Housing Services	St. Paul	Minnesota	CORE	\$1,453,806
Community Reinvestment Fund, Inc	Minneapolis	Minnesota	CORE	\$1,453,806
Community Resource Group, Inc.	Fayetteville	Arkansas	CORE	\$1,453,806
Community Ventures Corporation, Inc.	Lexington	Kentucky	CORE	\$1,453,806
Connecticut Housing Investment Fund, Inc.	Hartford	Connecticut	CORE	\$1,053,806
Cook Inlet Lending Center, Inc.	Anchorage	Alaska	CORE	\$1,453,806
Cooperative Fund of New England	Amherst	Massachusetts	CORE	\$703,806
Corporation for Supportive Housing	New York	New York	CORE	\$1,453,806
Coshocton FCU	Coshocton	Ohio	SECA	\$151,000
Craft3	Ilwaco	Washington	CORE	\$1,453,806
Dakota Resources	Sioux Falls	South Dakota	CORE	\$703,806
Dorchester Bay Neighborhood Loan Fund	Dorchester	Massachusetts	SECA	\$600,000
Economic and Community Development Institute	Columbus	Ohio	CORE	\$653,806
El Paso Credit Union Affordable Housing, LLC	El Paso	Texas	TA	\$98,400

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Enterprise Community Loan Fund, Inc.	Columbia	Maryland	CORE	\$1,453,806
FINANTA	Philadelphia	Pennsylvania	CORE	\$1,453,806
FORGE, Inc.	Huntsville	Arkansas	SECA	\$600,000
Forward Community Investments	Madison	Wisconsin	CORE	\$953,806
Genesis Fund, Inc.	Damariscotta	Maine	SECA	\$500,000
Great Falls Development Authority, Inc.	Great Falls	Montana	CORE	\$1,016,101
Greater Minnesota Housing Fund	St. Paul	Minnesota	CORE	\$1,453,806
Greensboro Community Development Fund	Greensboro	North Carolina	SECA	\$200,000
Greenville Housing Fund	Greenville	South Carolina	TA	\$99,879
Grow America Fund	New York	New York	CORE	\$1,453,806
Guadalupe Credit Union	Santa Fe	New Mexico	CORE	\$253,806
Harlem Entrepreneurial Fund, LLC	New York	New York	TA	\$87,500
HDC Community Fund LLC	Portland	Oregon	TA	\$86,483
Healthcare Development Financial Institution	Washington	District of Columbia	TA	\$100,000
HHOC Mortgage	Honolulu	Hawaii	SECA	\$400,000
Hmong Wisconsin Chamber of Commerce	Milwaukee	Wisconsin	TA	\$90,500
Homewise, Inc.	Santa Fe	New Mexico	CORE	\$1,453,806

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Housing Assistance Council	Washington	District of Columbia	CORE	\$1,453,806
Housing Development Fund, Inc.	Stamford	Connecticut	CORE	\$1,453,806
Housing Trust Fund of Santa Barbara County	Santa Barbara	California	SECA	\$600,000
Housing Trust of Santa Clara County	San Jose	California	TA	\$100,000
IFF	Chicago	Illinois	CORE	\$1,453,806
Immigrant Development Center	Moorhead	Minnesota	TA	\$99,999
Invest Detroit Foundation	Detroit	Michigan	CORE	\$1,453,806
Ithaca Neighborhood Housing Services, Inc.	Ithaca	New York	CORE	\$1,453,806
JetStream Federal Credit Union	Miami Lakes	Florida	TA	\$92,500
Kentucky Highlands Investment Corporation	London	Kentucky	CORE	\$1,453,806
Kerr County Federal Credit Union	Kerrville	Texas	CORE	\$1,084,187
Kingsville Community Federal Credit Union	Kingsville	Texas	CORE	\$483,806
La Plata Homes Fund, Inc.	Durango	Colorado	SECA	\$300,000
Lancaster Housing Opportunity Partnership	Lancaster	Pennsylvania	TA	\$78,500
Latino Community Credit Union	Durham	North Carolina	CORE	\$1,453,806
Legacy Redevelopment Corporation	Milwaukee	Wisconsin	SECA	\$600,000
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	New York	CORE	\$1,262,179

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Local Enterprise Assistance Fund	Brookline	Massachusetts	TA	\$100,000
Local Initiatives Support Corporation	New York	New York	CORE	\$453,806
Lowcountry Housing Trust	North Charleston	South Carolina	CORE	\$703,806
Lower East Side People's Federal Credit Union	New York	New York	CORE	\$494,806
MaineStream Finance	Bangor	Maine	SECA	\$600,000
Maryland Capital Enterprises, Inc.	Salisbury	Maryland	SECA	\$600,000
Mercy Loan Fund	Denver	Colorado	CORE	\$1,453,806
Metropolitan Consortium of Community Developers	Minneapolis	Minnesota	SECA	\$400,000
Micro Enterprise Services of Oregon	Portland	Oregon	TA	\$62,772
Midwest Housing Development Fund, Inc.	Omaha	Nebraska	CORE	\$953,806
Midwest Minnesota Community Development Corporation	Detroit Lakes	Minnesota	CORE	\$790,776
Mile High Community Loan Fund	Denver	Colorado	CORE	\$828,806
Milwaukee Economic Development Corporation	Milwaukee	Wisconsin	CORE	\$1,053,806
Mobridge Economic Development Corporation	Mobridge	South Dakota	TA	\$62,850
Montana Community Development Corporation	Missoula	Montana	CORE	\$1,453,806
Mountain Association for Community Economic Development, Inc.	Berea	Kentucky	CORE	\$1,453,806
Mountain BizCapital	Asheville	North Carolina	SECA	\$300,000

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
MS Gulf Coast Renaissance Corporation	Gulfport	Mississippi	CORE	\$1,453,806
NATCO Credit Union	Richmond	Indiana	CORE	\$313,606
National Community Investment Fund	Chicago	Illinois	CORE	\$1,453,806
National Federation of Community Development Credit Unions	New York	New York	CORE	\$1,453,806
National Housing Trust Community Development Fund	Washington	District of Columbia	CORE	\$1,453,806
Natural Capital Investment Fund, Inc.	Shepherdstown	West Virginia	CORE	\$953,806
NCB Capital Impact	Arlington	Virginia	CORE	\$1,453,806
Nebraska Enterprise Fund	Oakland	Nebraska	CORE	\$571,806
Neighborhood Finance Corporation	Des Moines	Iowa	CORE	\$1,073,806
Neighborhood Housing Services of Dimmit County, Inc.	Carrizo Springs	Texas	CORE	\$753,806
Neighborhood Housing Services of Rochester, Inc.	Rochester	New York	CORE	\$553,806
Neighborhood Housing Services of Waco, Inc.	Waco	Texas	CORE	\$950,943
Neighborhood Trust Federal Credit Union	New York	New York	SECA	\$550,000
New Entrepreneurs Opportunity Fund	Ashtabula	Ohio	TA	\$92,037
New Hampshire Community Loan Fund	Concord	New Hampshire	CORE	\$1,453,806
NHS Neighborhood Lending Services	Los Angeles	California	CORE	\$1,453,806

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Nonprofit Finance Fund	New York	New York	CORE	\$1,453,806
Nonprofits Assistance Fund	Minneapolis	Minnesota	CORE	\$1,453,806
North Central Washington Business Loan Fund	Chelan	Washington	TA	\$99,550
Northeast South Dakota Economic Corporation (NESDEC)	Sisseton	South Dakota	SECA	\$210,000
Northern California Community Loan Fund	San Francisco	California	CORE	\$1,453,806
Northwest Side Community Development Corporation	Milwaukee	Wisconsin	SECA	\$400,000
Ohio Capital Finance Corporation	Columbus	Ohio	CORE	\$1,453,806
Opening Doors, Inc.	Sacramento	California	TA	\$100,000
Opportunities Credit Union	Winooski	Vermont	CORE	\$1,453,806
Opportunity Finance Network	Philadelphia	Pennsylvania	CORE	\$1,453,806
Opportunity Fund Northern California	San Jose	California	CORE	\$1,453,806
Pacific Community Ventures, Inc.	San Francisco	California	CORE	\$953,806
Pacoima Development Federal Credit Union	Pacoima	California	TA	\$91,000
Pan American Bank	Chicago	Illinois	CORE	\$1,453,806
Paragon Foundation of Palm Beach County, Inc.	West Palm Beach	Florida	SECA	\$300,000
Partners for the Common Good	Washington	District of Columbia	CORE	\$1,453,806
Pennsylvania Assistive Technology Foundation	King of Prussia	Pennsylvania	SECA	\$600,000

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Piedmont Housing Alliance	Charlottesville	Virginia	CORE	\$1,453,806
Pocatello Neighborhood Housing Services, Inc.	Pocatello	Idaho	SECA	\$500,000
Prestamos, CDFI, LLC	Phoenix	Arizona	SECA	\$600,000
Progress Fund, The	Greensburg	Pennsylvania	CORE	\$1,453,806
Reinvestment Fund, Inc., The	Philadelphia	Pennsylvania	CORE	\$1,453,806
Renaissance Economic Development Corporation	New York	New York	CORE	\$953,806
River City Capital Investment Corporation	Memphis	Tennessee	TA	\$99,940
ROC USA Capital	Concord	New Hampshire	CORE	\$1,453,806
Rocky Mountain MicroFinance Institute	Denver	Colorado	SECA	\$85,000
Rural Community Assistance Corporation	West Sacramento	California	CORE	\$1,453,806
Rural Investment Corporation	Lyons	Nebraska	TA	\$100,000
San Luis Obispo Housing Trust Fund	San Luis Obispo	California	SECA	\$600,000
Security Federal Bank	Aiken	South Carolina	CORE	\$1,453,806
Seedco Financial Services, Inc.	New York	New York	CORE	\$1,453,806
Self-Help Federal Credit Union	Durham	North Carolina	CORE	\$1,453,806
Shreveport Federal Credit Union	Shreveport	Louisiana	CORE	\$1,253,806
South Eastern Economic Development Corporation	Taunton	Massachusetts	CORE	\$1,020,806

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
South Texas Collaborative For Housing Development, Inc.	La Feria	Texas	TA	\$94,086
Southeast Community Capital Corporation DBA Pathway Lending	Nashville	Tennessee	CORE	\$1,453,806
Southern Bancorp Bank	Arkadelphia	Arkansas	CORE	\$1,453,806
Springfield Neighborhood Housing Services, Inc.	Springfield	Massachusetts	SECA	\$600,000
Syracuse Cooperative Federal Credit Union	Syracuse	New York	TA	\$100,000
TELACU Community Capital	Los Angeles	California	CORE	\$953,806
The Capital Good Fund	Providence	Rhode Island	TA	\$81,273
The Disability Fund, Inc.	Alburtson	New York	SECA	\$600,000
The Intersect Fund	New Brunswick	New Jersey	SECA	\$300,000
The IRC's Center for Economic Opportunity, Inc. (CEO)	New York	New York	TA	\$95,000
The Support Center	Durham	North Carolina	CORE	\$953,806
Thurston Union of Low-Income People (TULIP) Cooperative Credit Union	Olympia	Washington	TA	\$100,000
TMC Development Working Solutions	San Francisco	California	SECA	\$600,000
Tri-State Bank of Memphis	Memphis	Tennessee	CORE	\$1,453,806
Utica Neighborhood Housing Services, Inc.	Utica	New York	SECA	\$500,000
Valley Economic Development Center	Van Nuys	California	CORE	\$953,806
Vermont Community Loan Fund, Inc.	Montpelier	Vermont	CORE	\$671,416

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Awardee Name	City	State	Type	Total Award
Virginia Community Capital, Inc.	Christiansburg	Virginia	CORE	\$1,453,806
Virginia Community Development Fund	Richmond	Virginia	SECA	\$600,000
Washington Area Community Investment Fund	Washington	District of Columbia	SECA	\$400,000
Ways to Work	Milwaukee	Wisconsin	CORE	\$1,453,806
WCHR Securities, Inc.	Worcester	Massachusetts	SECA	\$300,000
Wisconsin Women's Business Initiative Corporation	Milwaukee	Wisconsin	CORE	\$953,806
Women's Economic Ventures of Santa Barbara	Santa Barbara	California	TA	\$100,000
WomenVenture	St. Paul	Minnesota	SECA	\$600,000
Wyoming Women's Business Center	Laramie	Wyoming	TA	\$98,500

List of FY 2012 Healthy Food Financing Initiative Financial Assistance Award Recipients

Awardee Name	City	State	Type	Total Award
ASI Federal Credit Union	Harahan	Louisiana	HFFI-FA	\$2,000,000
Chicago Community Loan Fund	Chicago	Illinois	HFFI-FA	\$3,000,000
Cincinnati Development Fund	Cincinnati	Ohio	HFFI-FA	\$1,000,000
Colorado Enterprise Fund	Denver	Colorado	HFFI-FA	\$750,000
Community Ventures Corporation, Inc.	Lexington	Kentucky	HFFI-FA	\$2,000,000
Cooperative Fund of New England	Amherst	Massachusetts	HFFI-FA	\$1,000,000
IFF	Chicago	Illinois	HFFI-FA	\$3,000,000
Local Initiatives Support Corporation	New York	New York	HFFI-FA	\$3,000,000
NCB Capital Impact	Arlington	Virginia	HFFI-FA	\$2,288,432
Neighborhood Housing Services of Dimmit County, Inc.	Carrizo Springs	Texas	HFFI-FA	\$1,000,000
Nonprofit Finance Fund	New York	New York	HFFI-FA	\$750,000
Reinvestment Fund, Inc., The	Philadelphia	Pennsylvania	HFFI-FA	\$3,000,000

Highlights of Award Round

FY 2012 CDFI Program Awards Highlights

Financial Assistance, Technical Assistance, and Healthy Food Financing Initiative Financial Assistance

The Community Development Financial Institutions Fund (CDFI Fund) has completed its fiscal year (FY) 2012 funding round of the Community Development Financial Institutions Program (CDFI Program). The CDFI Fund received applications from 403 organizations of which 389 were deemed eligible to advance to the review process. Those 389 eligible organizations requested more than \$378 million in Financial Assistance (FA) and Technical Assistance (TA)¹. The CDFI Fund made 177 awards totaling more than \$152 million to organizations in 40 states and the District of Columbia.

The Notice of Funds Available (NOFA) was published on November 7, 2011. Applications were due on January 11, 2012.

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

- 177 organizations received \$152,281,326² in awards.
- 144 FA and 33 TA awards were made.
- 146 loan funds, 22 credit unions, three venture capital funds, and six depository institutions/holding companies were awarded.

In addition to the CDFI Program's Financial Assistance and Technical Assistance awards, the CDFI Fund also awarded additional funds to 12 organizations that requested and qualified for Healthy Food Financing Initiative Financial Assistance (HFFI-FA). More information about the FY 2012 HFFI-FA awards may be found on page 32.

Organizational Diversity

The Community Development Financial Institution (CDFI) industry consists of a wide variety of financial institutions including banks, credit unions, loan funds, and venture capital funds. Each provides a different mix of products geared to reach specific customers, such as the following:

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

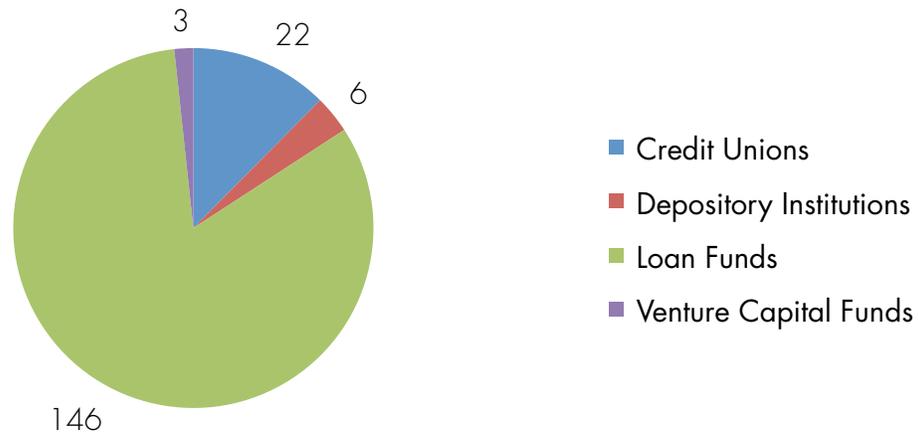
1 The figures presented for number of applications received and amount of funding requested differ from those stated in the CDFI Fund press release issued in March 2012. The original figures included organizations that were later deemed ineligible for funding or that submitted incomplete applications.

2 This amount includes \$12,664,128 in loans with a credit subsidy of \$5,098,578

- **Community development venture capital funds** are both for-profit and non-profit organizations which provide equity and debt-with-equity features for businesses in distressed communities.

The following graph shows the breakdown of the FY 2012 FA and TA awardees by the type of institution awarded.

FY 2012 FA and TA Awardees by Institution Type



Geographic Diversity

The FY 2012 FA and TA awardees are headquartered in 40 states and the District of Columbia. For more detailed geographic breakdowns by program, please refer to the individual FA and TA highlights sections that follow.

Financial Assistance Awards Highlights

Overview

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

Key Statistics of FY 2012 Financial Assistance Awardees

- Total number of awards - 144 CDFIs received awards
- Total amount awarded - \$149,231,566

- Type of organizations receiving awards
 - Loan funds - 120
 - Credit unions - 15
 - Depository institutions/holding companies - 6
 - Venture capital funds - 3
- Type of award
 - Core - 108 awards
 - Small and/or Emerging CDFI (SECA) - 36 awards
- Primary Geographic Markets
 - Major urban markets only - 45 awardees
 - Minor urban areas only- 20
 - Rural areas only- 29
 - Some major urban markets – 37
 - Some minor urban markets – 49
 - Some rural markets - 48
- Persistent Poverty
 - Total number of awards - 66
 - Total amount of awards - \$23,033,038

Financial Assistance Award Types

The CDFI Fund invests in CDFIs using flexible tools such as equity investments, loans, grants, and deposits, depending on institutional needs. FA awards enable CDFIs to leverage private capital to respond to demand for affordable financial products and services in economically distressed markets and by low-income families. Only certified CDFIs are eligible to receive an FA Award.

Aggregate Request and Award Amounts by Category Type

One hundred and ninety-eight (198) Core applicants requested \$326,864,750 and 108 were awarded \$132,235,566 (40.5% of the requested amount); 75 SECA applicants requested \$40,789,175 and 36 were awarded \$16,996,000 (41.7% of the requested amount). Table 1 shows aggregate request and award amounts by category type.

The categories enable the CDFI Fund to support CDFIs at differing levels of capacity. SECA applicants have been in operation for five years or less or have assets of less than \$5 million (less than \$250 million for community development banks and less than \$10 million for credit unions and venture capital funds). All other applicants were considered Core applicants.

Table 1—FY 2012 NACA Financial Assistance Applications vs. Awards by Institution Type				
Applicant Type	% Requested	% Requested	# Awarded	% Awarded
CORE	198	72.5%	108	74.5%
SECA	75	27.5%	36	25.0%
TOTAL	273		144	
Applicant Type	% Requested	\$ Requested	\$ Awarded	% Awarded
CORE	326,864,750	88.9%	132,235,566	88.3%
SECA	40,789,175	11.1%	16,996,000	11.4%
TOTAL	\$367,653,925		\$149,231,566	

Financial Assistance Applicants and Awardees

The FY 2012 Financial Assistance awardees include 121 loan funds, 15 credit unions, 6 depository institutions/holding companies, and 3 venture capital funds. CDFIs use FA awards to focus on different financial sectors, typically: 1) affordable housing (housing development and homeownership), and 2) economic development (job creation, business development, and commercial real estate development). Some CDFIs serve as national or regional intermediaries, providing financial products and services to local CDFIs and other community development organizations.

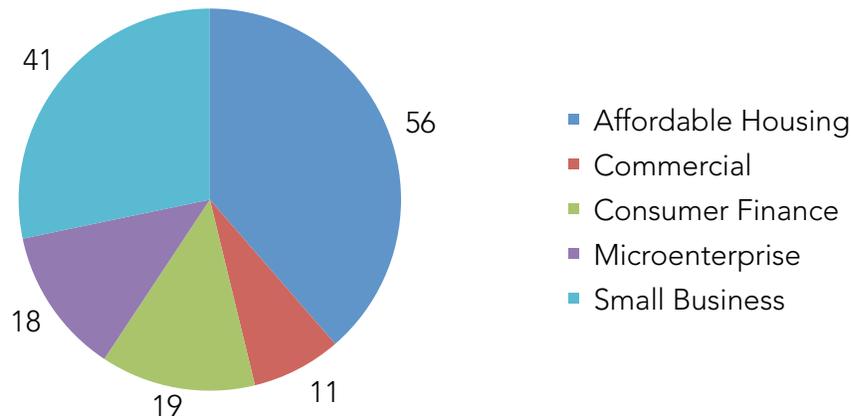
Table 2 demonstrates the breakdown of FY 2012 Financial Assistance applicants and awardees by institution type.

Table 2- FY 2012 Financial Assistance Awards Applications vs. Awards by Institution Type				
Institution Type	# Requested	% Requested	# Awarded	% Awarded
Loan Fund	201	73.6%	120	83.3%
Credit Union	44	16.1%	15	10.4%
Venture Capital	6	2.2%	3	2.1%
Depository Inst.	22	8.1%	6	4.2%
TOTAL	273		144	
Applicant Type	\$ Requested	% Requested	\$ Awarded	% Awarded
Loan Fund	\$258,261,748	70.2%	\$124,274,663	83.3%
Credit Union	\$59,026,006	16.1%	\$13,772,653	9.2%
Venture Capital	\$10,000,000	2.7%	\$3,861,417	2.6%
Depository Inst.	\$40,366,171	11.0%	\$7,322,833	4.9%
TOTAL	\$367,653,925		\$149,231,566	

Financial Product Diversity Among Financial Assistance Awardees

In FY 2012, the 144 FA awardees provide diverse financial products in communities with the majority providing affordable housing products and small business loans. As shown in the graph below, 56 (39%) awardees provide affordable housing products; 40 (28%) provide small business loans; 19 (13%) provide consumer finance loans; 18 (13%) offer microenterprise loans; and 11 (7%) offer commercial loan products.

FY 2012 FA Awardees by Primary Line of Business



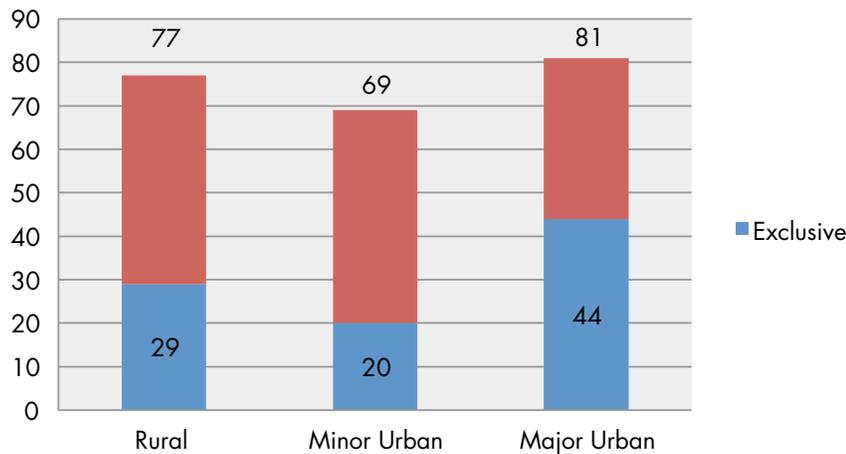
**Table 3- FY 2012 Financial Assistance Awards
Primary Line of Business**

Primary Line of Business	# Awardees	# Awarded
Affordable Housing	56	\$61,613,534
Commercial Loans	11	\$14,091,861
Consumer Finance	19	\$18,689,264
Microenterprise	18	\$11,272,029
Small Business	40	\$43,564,878

Primary Market Diversity Among Financial Assistance Awardees

FY 2012 Financial Assistance awardees serve diverse markets: major urban, minor urban, and rural. Organizations were asked to select any geographic service area in which they have a presence. While some organizations served only one specific geographic market, others have extended their services to include multiple geographic markets. Each column represents those organizations that focus exclusively on one service area and the total number of organizations that have a partial focus on that service area.

FY 2012 FA Awardees by Geographic Service Area Focus*

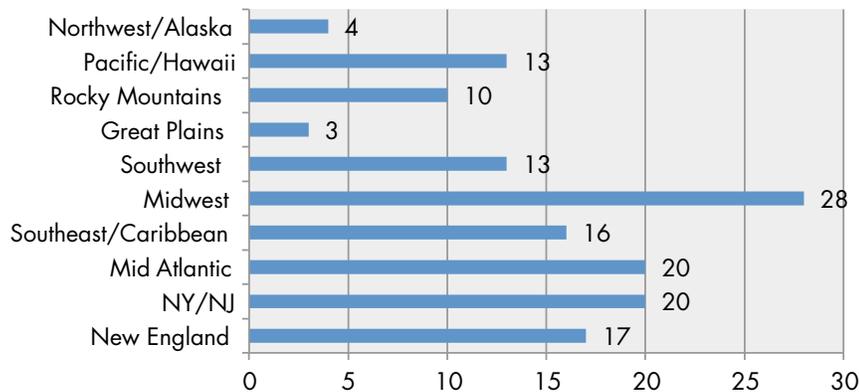


*Awardees may be included in more than one category.

Geographic Diversity Among Financial Assistance Awardees

FY 2012 FA Awardees are headquartered in 40 states and the District of Columbia. The graph below shows the varied regional distribution of the awardees.

FY 2012 FA Awardees by Region

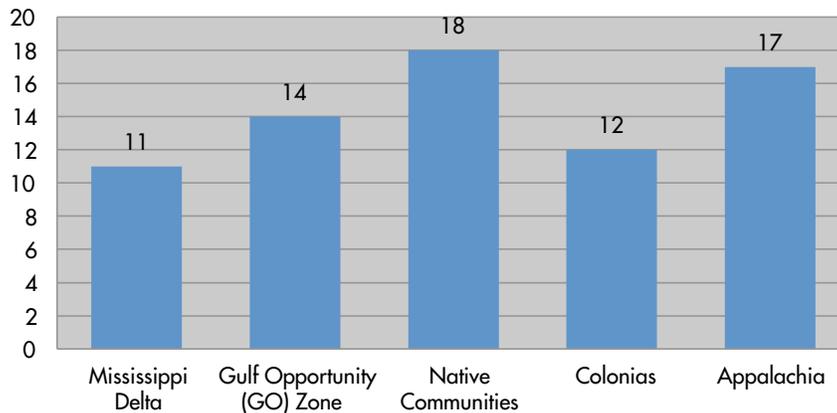


*States correspond to regions classified by the U.S. Department of Housing and Urban Development

Areas Served with Severe Economic Distress

FY 2012 FA Awardees serve diverse areas of severe economic distress. Seventy-two (72) Awardees serve at least one region of severe economic distress depicted in the graph below.

FY 2012 FA Awardees Serving Areas of Distress



In the CDFI Fund’s FY 2012 appropriation, Congress mandated “that of the funds awarded...not less than 10 percent shall be used for projects that serve populations living in persistent poverty counties (where such term is defined as any county that has had 20 percent or more of its population living in poverty over the past 30 years as measured by the 1990, 2000, and 2010 decennial censuses.)”

To meet this mandate, the CDFI Fund made FA awards totaling over \$23,033,038 to 66 award-ees that committed to deploy a portion or all of their award dollars into counties that have been designated as persistent poverty areas.

Technical Assistance Awards Highlights

Overview

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

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

Key Statistics of FY 2012 TA Program Awardees

- 33 CDFIs were awarded \$3,049,760 in TA awards
- 26 Loan Funds and 7 Credit Unions were awarded
- Primary target markets³
 - Major urban markets only - 11 awardees
 - Minor urban areas only- 6
 - Rural areas only- 4
 - Some major urban markets – 17
 - Some minor urban markets – 16
 - Some rural markets -14
- The primary line of business provided by TA awardees is as follows: 8 affordable housing; 11 microenterprise; 6 small business; 6 consumer finance; 1 retail; and 1 commercial lending
- 2 awardees provide financing to Appalachia; 1 to Native Communities; 1 to Colonias; and 1 to the Gulf Opportunity Zone
- Persistent Poverty
 - Total number of awards - 5
 - Total amount of awards - \$487,976

One hundred and sixteen (116) eligible organizations applied and requested over \$11.1 million in TA funds under the FY 2012 funding round, which is the fifteenth offering of a TA component since its inception in 1998. The CDFI Fund selected 33 organizations to receive \$3,049,760 in awards for FY 2012. Awards ranged in size from \$54,384 to \$100,000, with the average being \$92,417. Awards included funds to pay for one or more of the following capacity-building activities: consulting services, technology purchases, operating expenses, and staff and board training.

³ Awardees may be included in more than one category.

Organizational Diversity

The CDFI Fund makes funds available to loan funds, credit unions, depository institutions, community development venture capital organization and other groups. Out of 33 organizations receiving a TA Award, 26 (79%) were loan funds and 7 (21%) were credit unions.

The following table shows the breakdown of the organizational diversity of the TA applicants and awardees.

Table 4- FY 2012 Technical Assistance Awards Applications vs. Awards by Applicant Type				
Institution Type	# Requested	% Requested	# Awarded	% Awarded
Loan Fund	89	76.7%	26	78.8%
Credit Union	24	20.7%	7	21.2%
Venture Capital	2	1.7%	0	0%
Depository Inst.	1	0.9%	0	0%
TOTAL	116		33	
Applicant Type	\$ Requested	% Requested	\$ Awarded	% Awarded
Loan Fund	\$8,550,276	77.0%	\$2,370,761	77.7%
Credit Union	\$2,295,049	20.7%	\$678,999	22.3%
Venture Capital	\$199,998	1.8%	\$0	0%
Depository Inst.	\$58,760	0.5%	\$0	0%
TOTAL	\$11,104,083		\$3,049,760	

Additionally, the CDFI Fund made awards to organizations that engage in different primary lines of business. The following chart shows a breakdown of the different activities that FY 2012 TA awardees engage in.

FY 2012 TA Awardees by Primary Line of Business

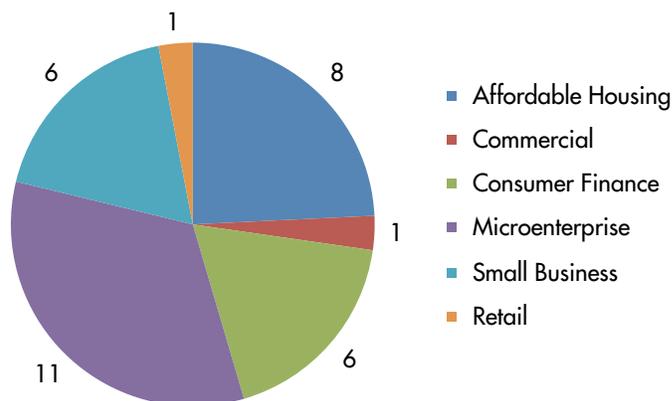


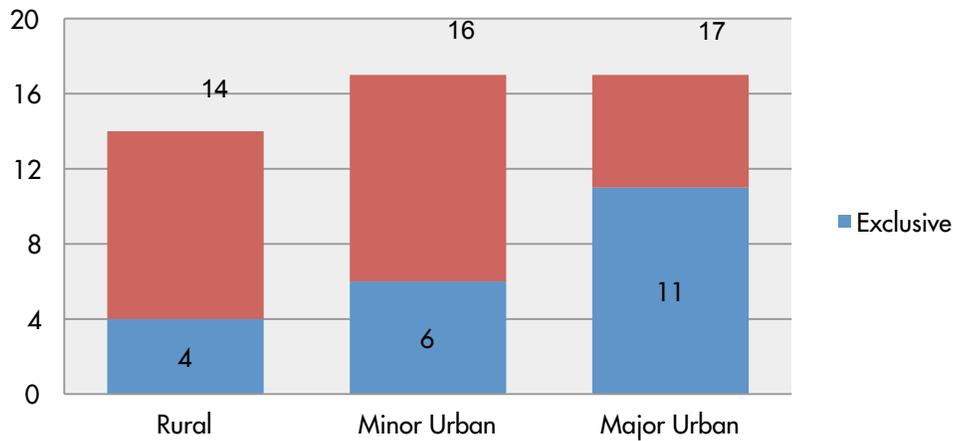
Table 5- FY 2012 Technical Assistance Awards
Primary Line of Business

Primary Line of Business	# Awarded	\$ Awarded
Affordable Housing	8	\$757,288
Commercial Loans	1	\$96,400
Consumer Finance	6	\$542,383
Microenterprise	11	\$1,017,081
Small Business	6	\$545,608
Retail	1	\$91,000

Geographic Diversity

The 33 TA awardees are headquartered within the United States and are located in 21 states and the District of Columbia. The awardees reported serving major urban, minor urban and rural areas. The following graph shows the breakdown of the FY 2012 TA awardees by the primary market served.

FY 2012 TA Awardees by Geographic Service Area Focus*



*Awardees may be included in more than one category

Use of Funds Categories

The FY 2012 TA awardees received TA funds in one or more categories. The eight categories are: 1) Personnel (Salary); 2) Personnel (Fringe Benefits); 3) Training; 4) Travel; 5) Professional Services; 6) Materials/Supplies; 7) Equipment & Other Capital Expenditures; and 8) Other Costs. The following table shows the amounts and percentages funded for each category.

Category	\$ Amount	% of total
Personnel (Salary)	\$1,783,092	58.5%
Personnel (Fringe Benefits)	\$260,291	8.5%
Training	\$83,419	2.7%
Travel	\$93,172	3.1%
Professional Services	\$497,117	16.3%
Materials/Supplies	\$57,326	1.9%
Equipment & Other Capital Expenditures	\$201,183	6.6%
Other Costs	\$74,160	2.4%
Total	\$3,049,760	100%

Persistent Poverty

As with FA, in the FY 2012 CDFI Fund appropriations, Congress mandated “that of the funds awarded...not less than 10 percent shall be used for projects that serve populations living in persistent poverty counties (where such term is defined as any county that has had 20 percent or more of its population living in poverty over the past 30 years as measured by the 1990, 2000, and 2010 decennial censuses.)”

To meet this mandate, 5 of the 33 TA awardees have headquarters located in counties that have been designated as persistent poverty areas.

Healthy Food Financing Initiative Financial Assistance Awards Highlights

The CDFI Fund has completed its fiscal year 2012 funding round of the Healthy Food Financing Initiative under the CDFI Program. The CDFI Fund received applications from 26 eligible organizations requesting \$63.8 million in Healthy Food Financing Initiative Financial Assistance (HFFI-FA). The CDFI Fund made 12 awards totaling approximately \$23 million to organizations located in ten states.

Key Statistics of Awardees

- Twelve organizations received \$23,098,483⁴ in awards.
- Eleven loan funds and one credit union were awarded.
- All awardees were Core applicants.
- Five awardees primarily serve major urban markets, one primarily serves rural markets, and six primarily serve a combination of these markets.

Overview

HFFI is an interagency initiative involving the U.S. Department of the Treasury, the U.S. Department of Agriculture, and the U.S. Department of Health and Human Services. HFFI represents the federal government's first coordinated step to eliminate "food deserts" – low-income urban and rural areas in the United States with limited access to affordable and nutritious food – by promoting a wide range of interventions that expand the supply of and demand for nutritious foods, including increasing the distribution of agricultural products; developing and equipping grocery stores; and strengthening producer-to-consumer relationships.

Through HFFI-FA, the CDFI Fund has provided \$47.8 million in awards to 19 CDFIs in the past two years; five FY 2012 awardees also received assistance in FY 2011. Awardees will use the funds to enhance their capacity to make investments in a range of healthy food projects serving food deserts, including grocery stores, mobile food retailers, farmers markets, cooperatives, corner stores, bodegas, and stores that sell other food and non-food items along with a full range of healthy foods.

HFFI-FA Award Types

The CDFI Fund invests in CDFIs using flexible tools such as equity investments, loans, grants, and deposits, depending on institutional needs. HFFI-FA awards are made in the form of grants and loans, which enable CDFIs to leverage private capital to respond to demand for affordable financial products and services in economically distressed markets.

Geographic Diversity Among HFFI-FA Awardees

FY 2012 HFFI-FA awardees are headquartered in ten states: Colorado, Illinois (two awards), Kentucky, Louisiana, Massachusetts, New York (two awards), Ohio, Pennsylvania, Texas, and Virginia.

⁴ This amount includes \$1,838,756 in loans with a credit subsidy of \$740,283.

Awardee Profiles

Alaska

Cook Inlet Lending Center Inc.

Anchorage, AK

FA Award: \$1,453,806

Contact: Cindy Mittlestadt – (907) 793-3038

Cook Inlet Lending Center Inc. (CILC) became a certified Native CDFI in 2004. The organization provides second mortgage loans, down payment loans, closing cost assistance loans, IDA accounts, and homeownership technical assistance to Native communities in the Cook Inlet Region of Alaska. CILC will use its FY 2012 Financial Assistance award for lending capital.

Arkansas

Community Resource Group Inc.

Fayetteville, AR

FA Award: \$1,453,806

Contact: John Squires – (501) 443-2700

Community Resource Group Inc. (CRG) is a certified CDFI established in 1975 that provides development services and loans for rural water and wastewater systems and affordable housing projects in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas. CRG will use its FY 2012 Financial Assistance award as loan capital for its rural water and wastewater lending program in the rural South.

FORGE Inc.

Huntsville, AR

FA Award: \$600,000

Contact: Carson Roddy – (479) 738-1585.

Financing Ozarks Rural Growth and Economy (FORGE) is a certified CDFI established in 1988. FORGE provides microenterprise, small business, housing, and emergency loans, along with training and technical assistance, in low-income communities in northwest Arkansas, southwest Missouri, and northeast Oklahoma. The organization will use its FY 2012 Financial Assistance award to increase lending to its target market.

Southern Bancorp Bank

Arkadelphia, AR

FA Award: \$1,453,806

Contact: William Wright – (870) 246-5811

Southern Bancorp Bank (Southern) is a certified CDFI established in 1986 that serves a 28-county Investment Area across Mississippi and Arkansas, primarily in the Delta region. The organization provides consumer, microenterprise, small business, commercial, and affordable housing loans; consumer and business financial services; and development services to over 80,000 customers. Southern will use its FY 2012 Financial Assistance award to increase lending in 32 distressed census tracts within its target market.

Arizona

Préstamos CDFI

Phoenix, AZ

FA Award: \$600,000

Contact: Edmundo Hidalgo – (602) 257-0700

Préstamos CDFI (Préstamos) is a certified CDFI that provides microloans, small business loans, and small business development services to low-income communities and Latino entrepreneurs in Arizona. Préstamos will use its FY 2012 Financial Assistance award for operations and loan loss reserves.

California

ACCION San Diego

San Diego, CA

FA Award: \$600,000

Contact: Elizabeth Makee – (619) 685-1389

ACCION San Diego is a certified CDFI established in 1994 that provides microloans and technical assistance to small business owners within San Diego County, California. The organization will use its FY 2012 Financial Assistance award as loan capital and for loan loss reserves for its microlending program.

California FarmLink

Santa Cruz, CA

TA Award: \$92,708

Contact: Reggie Knox – (831) 425-0303

California FarmLink (FarmLink) is a non-profit loan fund established in 1999 that serves low-income, immigrant, and other underserved farmers in the North Coast, Central Valley, and Central Coast regions of California. FarmLink offers small business loans, microloans, and development services, and will use its FY 2012 Technical Assistance award to build its institutional capacity.

Clearinghouse CDFI, The

Lake Forest, CA

FA Award: \$1,453,806

Contact: Lundi Chea – (949) 525-4982

The Clearinghouse CDFI is a certified CDFI that was established in 1996 and provides innovative and affordable financing to low-income individuals and communities throughout California and Nevada. The organization will use its FY 2012 Financial Assistance award to promote job creation, retention, and training in California and Nevada by providing financing to small businesses and community-based organizations.

Housing Trust Fund of Santa Barbara County

Santa Barbara, CA

FA Award: \$600,000

Contact: Jennifer McGovern – (805) 685-1949

Housing Trust Fund of Santa Barbara County (HTF) is a non-profit certified CDFI established in 2000. HTF facilitates the development of affordable housing by providing acquisition and site development loans as well as free technical assistance. HTF will use its FY 2012 Financial Assistance award to increase lending in its target market.

Housing Trust of Santa Clara County

San Jose, CA

TA Award: \$100,000

Contact: Dan Lachman – (408) 436-3450 x230

The Housing Trust of Santa Clara County (The Housing Trust) is a non-profit community loan fund and certified CDFI. Established in 2000, the Housing Trust makes loans and grants to increase affordable housing opportunities for very low-, low-, and moderate-income households in Santa Clara County. The Housing Trust will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

NHS Neighborhood Lending Services

Los Angeles, CA

FA Award: \$1,453,806

Contact: Lori Gay – (213) 381-2862 x122

NHS Neighborhood Lending Services was established in 1996 and is committed to promoting lifelong homeownership and creating stable communities for families of modest means in Los Angeles County. The organization provides affordable financing for home purchase, home rehabilitation, home repair, and home refinancing, along with financial education, and will use its FY 2012 Financial Assistance award to expand its lending portfolio.

Northern California Community Loan Fund

San Francisco, CA

FA Award: \$1,453,806

Contact: Mary Rogier – (415) 392-8215 x308

The Northern California Community Loan Fund (NCCLF) is a certified CDFI established in 1987. By offering flexible financial products and sound advice, the NCCLF creates opportunities to make socially responsible investments that revitalize northern California communities. The organization will use its FY 2012 Financial Assistance award as equity capital to provide lending for human services and affordable housing agencies, and to support its in-depth consulting work with non-profits that deliver safety net services.

Opening Doors Inc.

Sacramento, CA

TA Award: \$100,000

Contact: Ernest Leonard – (916) 492-2591

Opening Doors is a Sacramento-based 501(c)(3) non-profit corporation that was incorporated in 2003 and certified as a CDFI in 2004. The organization provides low-income individuals in the Sacramento region with a variety of services, including microfinance and business technical assistance, financial capacity training, refugee resettlement services, support for survivors of human trafficking, and immigration legal services. Opening Doors will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Opportunity Fund Northern California

San Jose, CA

FA Award: \$1,453,806

Contact: Elizabeth Givens – (408) 516-4692

Opportunity Fund Northern California (Opportunity Fund) is a certified CDFI, established in 1993, that provides loans and development services to families, small business owners, affordable housing developers, non-profit organizations, and others within a Low-Income Targeted Population in California. Opportunity Fund will use its FY 2012 Financial Assistance award as financing capital and reserves for its affordable housing and small business loan programs.

Pacific Community Ventures Inc.

San Francisco, CA

FA Award: \$953,806

Contact: Adam See – (415) 442-5003

Founded in 1999 and certified as a CDFI in 2003, Pacific Community Ventures (PCV) is dedicated to building responsible small businesses to create jobs and opportunities in low- and moderate-income communities. The organization offers a continuum of products and services to achieve its mission, including in-depth and sustained business advising, equity investments, and most recently, small business loans to support business growth and job creation in low-income communities in the 10-county San Francisco Bay area. PCV will use its FY 2012 Financial Assistance award to expand the reach and impact of its small business lending facility.

Pacoima Development Federal Credit Union

Lake View Terrace, CA

TA Award: \$91,000

Contact: Roberto Barragan – (818) 907-9977

Pacoima Development Federal Credit Union is a low-income designated credit union and certified CDFI that was established in 2005. The credit union offers consumer loan products, checking and savings accounts, and related development services to its members in the Northeast San Fernando Valley of California. Pacoima Development Federal Credit Union will use its FY 2012 Technical Assistance grant to increase its capacity to serve its target market.

Rural Community Assistance Corporation

West Sacramento, CA

FA Award: \$1,453,806

Contact: Stanley Keasling – (916) 447- 9832 x1002

Rural Community Assistance Corporation (RCAC) is a certified CDFI established in 1978. RCAC offers technical assistance, training, and financing to rural communities in 14 Western states and the Western Pacific. RCAC will use its FY 2012 Financial Assistance award to fund its new small business lending program as well as its traditional lending programs in the areas of affordable housing, community facilities, and safe drinking water and sanitary wastewater disposal systems in its target market.

San Luis Obispo Housing Trust Fund

San Luis Obispo, CA

FA Award: \$600,000

Contact: Gerald Rioux – (805) 543-5970

The San Luis Obispo County Housing Trust Fund is a certified CDFI founded in 2003 to increase the supply of affordable housing for very-low, low-, and moderate-income residents, as well as residents with special needs, in San Luis Obispo County. The organization will use its FY 2012 Technical Assistance award to provide financing and development services to developers, non-profits, and local governments to assist in the creation and preservation of high-demand, affordable housing in the community.

TELACU Community Capital

Los Angeles, CA

FA Award: \$953,806

Contact: Jose Villalobos – (323) 721-1655

TELACU Community Capital (TELACU) is a certified CDFI established in 1999. TELACU provides microloans and small business loans to the under-served communities of Southern California's Los Angeles and Orange counties. The organization will use its FY 2012 Financial Assistance award to strengthen and expand its lending to small and emerging businesses, to capitalize its loan loss reserves, and to serve as seed money for a loan officer.

TMC Development Working Solutions

San Francisco, CA

FA Award: \$600,000

Contact: Emily Gasner – (415) 477-8415

TMC Development Working Solutions (TMC) is a non-profit loan fund and certified CDFI established in 1999. TMC provides microloans and technical assistance to small business entrepreneurs in the nine Bay Area Counties of Northern California. TMC will use its FY 2012 Financial Assistance award for lending capital and operational expenses.

Valley Economic Development Center

Van Nuys, CA

FA Award: \$953,806

Contact: Roberto Barragan - (818) 907-9977 Valley Economic Development Center (VEDC) is a certified CDFI established in 1978. VEDC provides financial assistance, counseling, and training to small and medium sized businesses in southern California. VEDC will use its FY 2012 Financial Assistance award to increase lending to its target market.

Women's Economic Ventures of Santa Barbara

Santa Barbara, CA

TA Award: \$100,000

Contact: Marsha Bailey – (805) 965-6073

Women's Economic Ventures of Santa Barbara (WEV) is a certified CDFI established in 1991. WEV offers training and microenterprise loans to new and expanding businesses in the Central Coast region of California that may not qualify for traditional sources of financing, and focuses, primarily on serving women-owned businesses. WEV will use its FY 2012 Technical Assistance grant to improve its capacity to serve its target market.

Colorado

Colorado Enterprise Fund

Denver, CO

FA Award: \$1,453,806

HFFI-FA Award: \$750,000

Contact: Ceyl H. Prinster – (303) 860-0242

The Colorado Enterprise Fund is a certified CDFI established in 1976 that provides microenterprise and small business loans and small business technical assistance to low-income and Other Targeted Populations throughout Colorado. The organization will use its FY 2012 Financial Assistance award for operational expenses as well as for capital for its small business loan program. It will use its 2012 Healthy Food Financing Initiative award to expand and formalize its healthy foods financing activities under the Colorado Fresh Food Financing Fund, which will provide flexible, patient, and affordable financing for healthy foods projects in the form of working capital and inventory loans, equipment loans, and commercial real estate loans.

La Plata Homes Fund Inc.

Durango, CO

FA Award: \$300,000

Contact: Jennifer Lopez – (970) 769-7041

La Plata Homes Fund is a certified CDFI established in 2008. The organization provides subordinated mortgage loans to foster homeownership opportunities for low-income households in La Plata County, Colorado. It will use its FY 2012 Financial Assistance award to launch new products, including a housing development loan program that will provide financing to affordable rental housing developments.

Mercy Loan Fund

Denver, CO

FA Award: \$1,453,806

Contact: Julie Gould – (202) 495-7401

Mercy Loan Fund (MLF) is a certified CDFI established in 1985. MLF offers bridge and acquisition loans for multi-family and single-family home preservation, rehabilitation, and resale through HUD Homes or Neighborhood Stabilization Programs in 34 states. MLF will use its FY 2012 Financial Assistance award to increase lending in the Los Angeles and Washington, D.C., metropolitan areas.

Mile High Community Loan Fund

Denver, CO

FA Award: \$828,806

Contact: Jeff Seifried – (303) 860-1888

Mile High Community Loan Fund (MHCLF) is a certified CDFI established in 2000 that provides predevelopment, acquisition, construction, bridge, and mini-perm loans to affordable housing developers and non-profits throughout Colorado. MHCLF will use its FY 2012 Financial Assistance award for lending capital.

Rocky Mountain MicroFinance Institute

Denver, CO

TA Award: \$85,000

Contact: Robert Smith – (303) 550-3606

Rocky Mountain MicroFinance Institute (RMMFI), a non-profit organization that provides lending, technical assistance, and coaching for low-income community entrepreneurs, received its CDFI certification in 2011. RMMFI provides microloans and business development services in the seven-county Denver metropolitan area, and will use its FY 2012 Technical Assistance award to hire a loan consultant and to provide equity to help capitalize its lending activities.

Connecticut

Connecticut Housing Investment Fund Inc.

Hartford, CT

FA Award: \$1,053,806

Contact: Laurie Evans – (860) 761-1624

Connecticut Housing Investment Fund Inc. (CHIF) is a certified CDFI established in 1968. CHIF offers financial products and technical assistance to affordable housing developers and low- and moderate-income households in Connecticut that may not qualify for traditional sources of financing. CHIF will use its FY 2012 Financial Assistance award to increase lending in its target market.

Housing Development Fund Inc.

Stamford, CT

FA Award: \$1,453,806

Contact: Joan Carty – (203) 969-1830

Housing Development Fund Inc. (HDF) is a certified CDFI established in 1989 that provides predevelopment housing loans, acquisition loans, rehabilitation loans, and down payment assistance loans to support access to safe, affordable housing in low-income communities across western Connecticut. HDF will use its FY 2012 Financial Assistance award as loan loss reserves to secure its loan pool for strategic, affordable housing investments.

District of Columbia

City First Bank of D.C., N.A.

Washington, DC

FA Award: \$53,806

Contact: Marie Bibbs – (202) 243-7115

City First Bank of DC (City First) is a certified CDFI established in 1998. City First provides commercial real estate loans, affordable housing financing, and community facility loans to promote the development of non-profits, community organizations, and small businesses. The organization will use its FY 2012 Financial Assistance award to expand its business lending and financial services in the Latino small business market in the District of Columbia metro area.

Healthcare Development Financial Institution

Washington, DC

TA Award: \$100,000

Contact: Shamina Singh – (210) 977-8379

Healthcare Development Financial Institution (HDFI) is an emerging CDFI established in 2011. HDFI will offer construction and business expansion loans to federally-qualified community health centers that serve low-income communities nationwide. The organization will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Housing Assistance Council

Washington, DC

FA Award: \$1,453,806

Contact: Joseph Belden – (202) 842-8600 x113

Housing Assistance Council (HAC) is a certified CDFI established in 1971. The organization offers technical assistance and training to complement its affordable housing financial products. It focuses specifically on single-family and multi-family loan products that serve rural and nonmetropolitan end users, especially in communities in the Mississippi Delta, Appalachia, Indian Country, and Colonias. HAC will use its FY 2012 Financial Assistance award to increase lending that develops or preserves housing for senior populations living in rural areas, and to bolster its loan loss reserves.

National Housing Trust Community Development Fund

Washington, DC

FA Award: \$1,453,806

Contact: Michael Bodaken – (202) 333-8931

National Housing Trust Community Development Fund (NHTCDF) is a certified CDFI established in 1997. NHTCDF provides early stage financing in the form of predevelopment and bridge loans to developers of affordable housing across the nation. The organization will use its FY 2012 Financial Assistance award to increase lending in its target market with a focus on the East of the River neighborhoods in Washington, D.C.

Partners for the Common Good

Washington, DC

FA Award: \$1,453,806

Contact: Jeannine Jacokes – (202) 689-8935

Partners for the Common Good (PCG) is a certified CDFI established in 2000. PCG's mission is to advance economic justice and opportunity to low-income people and communities by promoting organizations that provide access to capital. The organization intends to use its FY 2012 Financial Assistance award to increase its equity capital as well as to support the launch of its new website, CapNexus.

Washington Area Community Investment Fund

Washington, DC

FA Award: \$400,000

Contact: Donna Grigsby – (202) 529-5505

Washington Area Community Investment Fund Inc. (WACIF) is a certified CDFI established in 1996. The organization provides financial products and technical assistance to small businesses and non-profit organizations in distressed communities in the District of Columbia. WACIF will use its FY 2012 Financial Assistance award to increase its lending in its target market, with a primary focus on Wards 7 and 8.

Florida

JetStream Federal Credit Union

Miami Lakes, FL

TA Award: \$92,500

Contact: Jeanne Kucey – (305) 821-7060

Jetstream Federal Credit Union (Jetstream FCU) is an emerging CDFI that was chartered in 1947 to serve the employees of the Federal Aviation Administration working in the Miami-Dade County area in Florida. JetStream FCU provides affordable access to financial products and services, including consumer and real estate loans, and will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Paragon Foundation of Palm Beach County Inc.

West Palm Beach, FL

FA Award: \$300,000

Contact: Natalie Beadle – (561) 228-6146

Paragon Foundation of Palm Beach County Inc. (Paragon) is a certified CDFI established in 2006 that provides business loans, microloans, and small business grants to minority entrepreneurs and business owners, and focuses on serving African-American business owners in Palm Beach County, Florida. Paragon will use its FY 2012 Financial Assistance award for lending capital and operations.

Georgia

Columbus Housing Initiative Inc.

Columbus, GA

FA Award: \$1,053,806

Contact: Cathleen Williams – (706) 324-4663

Established in 1998, Columbus Housing Initiative Inc., doing business as NeighborWorks Columbus, is the premier affordable housing and neighborhood revitalization organization in Columbus, Georgia. With a mission to promote and provide access to fit and affordable housing and to build assets for financial independence, NeighborWorks Columbus received CDFI certification in 2005. The organization will use its FY 2012 Financial Assistance award to increase its lending in its target market and, in particular, to increase its home mortgage lending and to expand its small business and microlending product.

Community Housing Capital

Decatur, GA

FA Award: \$1,453,806

Contact: David Landis, II – (404) 373-5662

Founded in 2000, Community Housing Capital (CHC) has been a certified CDFI since 2001. CHC seeks to facilitate the development and preservation of housing affordable to low- and very low-income people throughout the United States. The organization provides acquisition, construction, and permanent mortgage financing to members of the national NeighborWorks network. CHC will use its FY 2012 Financial Assistance award to enable NeighborWorks members to gain control of under-valued properties for subsequent development and conversion and/or to preserve affordable rental housing.

Hawaii

HHOC Mortgage

Honolulu, HI

FA Award: \$400,000

Contact: Dennis Oshiro – (808) 523-8115

HHOC Mortgage is a certified CDFI established in 2009 by the leaders of the Hawaiian HomeOwnership Center. HHOC offers down payment assistance as its financial product, along with development services to a Low-Income Targeted Population in Honolulu County. HHOC will use its FY 2012 Financial Assistance award to increase its down payment assistance loans to first-time homebuyers.

Idaho

Pocatello Neighborhood Housing Services Inc.

Pocatello, ID

FA Award: \$500,000

Contact: Julie Stone – (208) 232-9468

Pocatello Neighborhood Housing Services Inc. (PNHS) is a non-profit certified CDFI established in 1993. PNHS offers a variety of financial products, including low cost home rehabilitation loans and down payment and closing cost assistance loans, and development services to low- to-moderate-income residents located in a six central neighborhoods of Pocatello, Idaho. PNHS will use its FY 2012 Financial Assistance award to expand its rehabilitation loan program, which will provide more services to a greater population in its targeted inner city neighborhoods.

Illinois

ACCION Chicago

Chicago, IL

FA Award: \$600,000

Contact: Jonathan Brereton – (312) 275-3000 x106

ACCION Chicago is a certified CDFI established in 1994. The organization provides microloans and small business development services to a target market of entrepreneurs in Chicago, and will use its FY 2012 Financial Assistance award as capital for microlending projects.

Chicago Community Loan Fund

Chicago, IL

FA Award: \$1,453,806

HFFI-FA Award: \$3,000,000

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

Chicago Community Loan Fund (CCLF) is a certified CDFI established in 1991. CCLF serves Cook County, Illinois, and offers business loans and predevelopment, construction and rehabilitation, and mini-permanent mortgages for affordable housing, community facilities, and commercial real estate. The organization will use its FY 2012 Financial Assistance award to increase lending in its target market, and will use its FY 2012 Healthy Food Financing Initiative Award to provide lending capital to 10 healthy food-related businesses operating in food deserts.

Community Investment Corporation

Chicago, IL

FA Award: \$1,453,806

Contact: Thomas Hinterberger – (312) 258-0070

Community Investment Corporation (CIC) is a non-profit CDFI that works to facilitate the preservation of affordable housing and the revitalization of economically distressed areas throughout metropolitan Chicago. CIC has become the leading lender for the acquisition, rehabilitation, and preservation of small and mid-sized multi-family rental properties in low-income communities. The organization will use its FY 2012 Financial Assistance award to increase lending capital for multi-family properties in 10 low-income Chicago neighborhoods.

IFF

Chicago, IL

FA Award: \$1,453,806

HFFI-FA Award: \$3,000,000

Contact: Trinita Logue – (312) 596-5117

IFF is a certified CDFI established in 1988. IFF provides long-term and below-market lending for community facilities, such as new charter schools, community health clinics, and retail grocery stores, in low-income communities in Illinois, Missouri, and Wisconsin. The organization will use its FY 2012 Financial Assistance award to increase its penetration in its target market, and will use its FY 2012 Healthy Food Financing Initiative Award to finance retail projects, including full-service grocery stores, produce markets, and corner stores. IFF will focus on high-need communities in Illinois, Indiana, Missouri, Iowa, and Wisconsin that lack access to healthy food options, have high levels of poverty, and demonstrate high rates of diet-related chronic disease.

National Community Investment Fund

Chicago, IL

FA Award: \$1,453,806

Contact: David McGrady – (301) 588-6410

Established in 1995, National Community Investment Fund (NCIF) is a certified CDFI and CDE trust that works to increase the number and capacity of domestic depository institutions that are both effective agents of local community development in distressed markets and sound financial institutions. NCIF has a national footprint and fulfills its mission by investing equity and debt in banks and low-income credit unions that have a primary mission of community development. NCIF will use its FY 2012 Financial Assistance award to increase its investment activity in high-impact organizations.

Pan American Bank

Chicago, IL

FA Award: \$1,453,806

Contact: Frank Cerrone – (773) 254-9700

Pan American Bank (PAB) is a certified CDFI established in 1999. PAB provides a full range of financial products, including loans and deposits, to Chicago's low- and moderate-income census areas. PAB will use its FY 2012 Financial Assistance award to increase lending in its target market, particularly in distressed census tracts.

Indiana

NATCO Credit Union

Richmond, IN

FA Award: \$313,606

Contact: Marilyn DeLucia – (253) 200-0418

NATCO Credit Union was started in 1945 by employees of the National Automated Tool Company and became a certified CDFI in 2012. The credit union provides affordable access to financial products and services, including consumer and real estate loans. It will use its FY 2012 Financial Assistance award to create the NATCO Community Resource Center, serving low- and very low-income, asset-poor individuals in its target market of Wayne, Indiana.

Iowa

Neighborhood Finance Corporation

Des Moines, IA

FA Award: \$1,073,806

Contact: Holly Olson – (515) 288-5626 x203

Neighborhood Finance Corporation (NFC) is a certified CDFI and not-for-profit established in 1990. NFC revitalizes neighborhoods by making loans to people to buy or improve homes in Des Moines, Iowa. The organization also offers development services and financial services to its target market. NFC will use its FY 2012 Financial Assistance award to partially fund second mortgages of home purchases for low- to-moderate-income families and also to attract additional financing from banks and others.

Kentucky

Community Ventures Corporation Inc.

Lexington, KY

FA Award: \$1,453,806

HFFI-FA Award: \$2,000,000

Contact: Kevin Smith – (859) 231-0054

Community Ventures Corporation (CVC) is a certified CDFI established in 1982. The organization offers business and small business loans, homeownership loans, and technical assistance to low-income populations in Kentucky. CVC will use its FY 2012 Financial Assistance award as capital for its small business expansion loan program to help small businesses start up, stabilize, grow, and create jobs in rural communities currently characterized by high economic distress. It will use its FY 2012 Healthy Food Financing Initiative Award to expand capital access for small businesses in Kentucky's food deserts through its Building Healthy Families in KY loan fund.

Kentucky Highlands Investment Corporation

London, KY

FA Award: \$1,453,806

Contact: Brenda McDaniel – (606) 864-5175 x208

Kentucky Highlands Investment Corporation (KHIC) is a certified CDFI that was founded in 1968 to create jobs and build wealth throughout southeastern Kentucky. KHIC has successfully pursued this mission by financing and supporting the development of local businesses in the 22 rural counties that make up its target market, all of which are in rural Appalachia, a recognized area of extreme economic distress and persistent poverty. KHIC will use its FY 2012 Financial Assistance award to continue to provide low-cost capital to a range of borrowers who would not ordinarily be able to access credit

Mountain Association for Community Economic Development Inc.

Berea, KY

FA Award: \$1,453,806

Contact: Justin Maxson – (859) 986-2373

Mountain Association for Community Economic Development (MACED) is a certified CDFI serving counties in Appalachian Kentucky, Ohio, Tennessee, Virginia, and West Virginia. Established in 1976, MACED utilizes several interrelated strategies in an effort to create economic opportunity for people in need, while supporting the sustainable use of natural resources. This includes deploying capital in the form of business loans, microloans, and innovative financing to complete residential energy efficiency retrofits. MACED will use its 2012 Financial Assistance award to serve a specific target market located in 50 Appalachian Kentucky counties that are categorized as highly economically distressed areas.

Louisiana

ASI Federal Credit Union

Harahan, LA

FA Award: \$1,453,806

HFFI-FA Award: \$2,000,000

Contact: Audrey Cerise – (504) 733-1733

ASI Federal Credit Union (ASI) is a certified CDFI established in 1961. ASI offers financial and development services, as well as automobile, credit card, small business, and first mortgage loans to a Low-Income Targeted Population and Other Targeted Populations of African Americans and Latinos in Louisiana. ASI will use its FY 2012 Financial Assistance award for lending capital, loan loss reserve, and operational support to increase lending in its target market, and will use its FY 2012 Healthy Food Financing Initiative Award to provide financing through its healthy foods revolving loan fund to 66 census tracts identified as food deserts.

Caddo Parish Teachers FCU

Shreveport, LA

TA Award: \$100,000

Contact: Kathleen Falotico – (253) 200-0418

Caddo Parish Teachers Federal Credit Union is an emerging CDFI established in 1962 that provides affordable access to consumer loans and other financial products and services to a targeted population in Caddo Parish, Louisiana. The credit union will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Shreveport Federal Credit Union

Shreveport, LA

FA Award: \$1,253,806

Contact: Helen Godfrey – (318) 425-6103 x11

Shreveport Federal Credit Union (Shreveport FCU) is a low-income designated certified CDFI established in 1956. It provides access to affordable financial products and services, including small business services and microenterprise loans, to distressed communities of Shreveport, Louisiana and parts of Mississippi. Shreveport FCU will use its FY 2012 Financial Assistance award as capital to establish the Shreveport Healthy Farm Financing Initiative, a small business farm lending program in the Mississippi Delta.

Maine

Coastal Enterprises Inc.

Wiscasset, ME

FA Award: \$1,453,806

Contact: Charles Spies – (207) 772-5356 x132

Coastal Enterprises Inc. (CEI) is a certified CDFI established in 1997 that provides small business loans, business expansion loans, microenterprise loans, community facilities loans, and affordable housing development loans in rural Maine. CEI will use its FY 2012 Financial Assistance award as financing capital to leverage private investment and to increase lending activities.

Genesis Fund Inc.

Damariscotta, ME

FA Award: \$500,000

Contact: Liza Fleming-Ives – (207) 563-6073

Genesis Fund Inc. is a non-profit certified CDFI established in 1991 that serves low-income individuals and families living in Maine. The organization offers financial products in the form of affordable housing and community facilities loans, as well as development services and technical assistance. Genesis Fund will use its FY 2012 Financial Assistance award as loan capital to help preserve critical affordable housing throughout Maine.

MaineStream Finance

Bangor, ME

FA Award: \$600,000

Contact: Charles Newton – (207) 973-3500

MaineStream Finance (MSF) is a non-profit certified CDFI and wholly-owned subsidiary of Penquis Community Action Program Inc. Established in 2000, MSF provides loans, credit counseling, and financially-based educational programs to reduce poverty, to improve access to credit, and to enhance financial services for the benefit of low- and low moderate-income residents of Maine. The organization will use its FY 2012 Financial Assistance award to increase its loan loss reserves and home and microloan lending.

Maryland

Calvert Social Investment Foundation

Bethesda, MD

FA Award: \$1,453,806

Contact: Lisa Hall – (301) 280-1377

Calvert Social Investment Foundation (Calvert Foundation) was established in 1995 and became a certified CDFI in 1999. Calvert Foundation provides patient loans and development services to community development entities and CDFIs in all 50 states. It will use its FY 2012 Financial Assistance award to expand its lending capacity.

Charter Schools Development Corporation

Hanover, MD

FA Award: \$1,453,806

Contact: Michelle Liberati – (443) 561-1280

Incorporated in 1997, Charter Schools Development Corporation (CSDC) is a certified CDFI and loan fund that provides public charter schools with capital financing for facilities acquisition, construction, renovation or tenant improvements, and credit enhancements. CSDC has focused on helping newly formed and early stage charter schools acquire and finance facilities at low cost. The organization will use its FY 2012 Financial Assistance award to fund loan loss reserves and leverage a new pool of capital to expand its Mountain West Charter Schools Fund into Arizona.

Enterprise Community Loan Fund Inc.

Columbia, MD

FA Award: \$1,453,806

Contact: Lori Chatman – (410) 772-2461

The Enterprise Community Loan Fund was founded in 1990 by its parent organization Enterprise Community Partners. Enterprise Community Loan Fund's mission is to deliver innovative financial products and technical assistance to help mission-aligned organizations acquire, develop, and preserve affordable housing for low- and moderate-income families. The Enterprise Community Loan Fund intends to use its FY 2012 Financial Assistance award to bolster its loan loss reserves.

Maryland Capital Enterprises Inc.

Salisbury, MD

FA Award: \$600,000

Contact: Hayley Gallagher – (410) 546-1900

Maryland Capital Enterprises Inc. (MCE) is a 501(c)(3) non-profit and certified CDFI. MCE provides microloans and small business loans to start-up and existing businesses operating in a target area that comprises seven counties of Maryland's Eastern Shore and the Baltimore-Annapolis area. MCE will use its FY 2012 Financial Assistance award to increase capital in its loan fund, to increase loan loss reserves, and to expand operations in Baltimore.

Massachusetts

Boston Community Loan Fund

Boston, MA

FA Award: \$1,453,806

Contact: Rebecca Regan – (617) 933-5852

Established in 1985, Boston Community Loan Fund (BCLF) is a certified CDFI and the lending affiliate of Boston Community Capital. BCLF serves low-income communities across New England and the Mid-Atlantic by offering predevelopment, construction, acquisition, bridge, and permanent loans. The organization will use its FY 2012 Financial Assistance award to support community facility loan products and to increase lending capital.

Common Capital Inc.

Holyoke, MA

FA Award: \$500,000

Contact: Christopher Sikes – (413) 420-0183 x104

Common Capital Inc. is a certified CDFI established in 1987. Common Capital provides small business loans and development services to start-up and expanding businesses in five counties in western and central Massachusetts. Common Capital will use its FY 2012 Financial Assistance award to increase lending in its target market.

Community Health Center Capital Fund Inc.

Boston, MA

FA Award: \$1,453,806

Contact: Allison Coleman – (617) 422-0350

The Community Health Center Capital Fund (CHCCF) is a certified CDFI established in 1988. CHCCF serves as the lending arm of its parent organization, Capital Link, providing capital resources for Federally-Qualified Health Centers and similar organizations on a national level. CHCCF will use its FY 2012 Financial Assistance award to increase lending to community health centers nationwide.

Cooperative Fund of New England

Amherst, MA

FA Award: \$703,806

HFFI-FA Award: \$1,000,000

Contact: Rebecca Dunn – (910) 395-6008

The Cooperative Fund of New England (CFNE) is a certified CDFI established in 1975 serving a target market of low-income people within six New England states—Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont—as well as portions of Eastern upstate New York. CFNE offers a variety of financial products and services, including business loans, affordable housing development and community facilities development loans, development services, and technical assistance. The organization will use its FY 2012 Financial Assistance award for loan capital, and its FY 2012 Healthy Food Financing Initiative Award to support co-ops, worker-owned businesses, and community-based non-profits in New England and eastern New York State.

Dorchester Bay Neighborhood Loan Fund

Dorchester, MA

FA Award: \$600,000

Contact: Cristo Banda – (617) 825-4200 x221

Located in Boston, Dorchester Bay Neighborhood Loan Fund (DBNLF) is a certified CDFI that was established in 1999 and offers microloans and small business loans to entrepreneurs and homeowners. DBNLF also offers technical assistance and training. The organization will use its FY 2012 Financial Assistance award to grow its financial products, to support its operations, to strengthen its organization, and to better serve its target market.

Local Enterprise Assistance Fund

Brookline, MA

FA Award: \$100,000

Contact: Gerado Espinoza – (617) 232-1551

The Local Enterprise Assistance Fund (LEAF), established in 1982, is a certified CDFI. Working at a national level, LEAF provides financial and development assistance for enterprises where at least 75 percent of the workforce is below 80 percent of median income, and for housing cooperatives in which almost 100 percent of residents are below 80 percent of median income. LEAF will use its FY 2012 Technical Assistance award to increase its ability to serve its target market.

South Eastern Economic Development Corporation

Taunton, MA

FA Award: \$1,020,806

Contact: Maria Gooch-Smith – (508) 822-1020

Established as a non-profit 501(c)(4) in 1982, the South Eastern Economic Development (SEED) Corporation is a certified CDFI that provides small business loans, microloans, and small business training and counseling to Investment Areas and Low-Income Targeted Populations in Barnstable, Bristol, Norfolk and Plymouth counties in southeastern Massachusetts and all of Rhode Island. SEED will utilize its FY 2012 Financial Assistance award as capital for its small business lending activities.

Springfield Neighborhood Housing Services Inc.

Springfield, MA

FA Award: \$600,000

Contact: Charles Rucks – (413) 739-4737

Springfield Neighborhood Housing Services Inc. (SNHS) is a certified CDFI that provides mortgage loans, home improvement loans, foreclosure prevention loans, and down payment assistance loans to low-income residents of Springfield, Massachusetts. SNHS will use its FY 2012 Financial Assistance award for lending capital.

WCHR Securities Inc.

Worcester, MA

FA Award: \$300,000

Contact: Matthew Wally – (508) 799-0322

WCHR Securities (WCHR) is a 501(c)(2) CDFI certified entity for the parent corporation of Worcester Community Housing Resources Inc., a 501(c)(3). WCHR's lending component is the Community Loan Fund, which provides financing to individuals and organizations unable to access funds from traditional institutions. Its primary products are homeowner and affordable housing loans, including home improvement/rehabilitation loans for owner-occupied properties, affordable housing development loans for both construction and rehabilitation, and loans to court-appointed receivers. WCHR will use its FY 2012 Financial Assistance award to support increased lending in its target market.

Michigan

Capital Fund Services Inc.

Lansing, MI

FA Award: \$953,806

Contact: Mark McDaniel – (517) 482-8555

Capital Fund Services Inc. (CFS) is a certified CDFI and a non-profit established in 2002. Headquartered in Illinois, CFI is a financing source for affordable housing community development projects throughout the Midwest. The organization will use its FY 2012 Financial Assistance award to increase predevelopment lending in its target market.

Communicating Arts Credit Union

Detroit, MI

FA Award: \$953,806

Contact: Hank Hubbard – (313) 965-8640 x212

Community Arts Credit Union (CACU) is a not-for-profit financial institution and certified CDFI that was established in 1935. CACU provides a variety of financial services, including auto loans, unsecured loans, and payday loan alternatives, along with development services to its targeted population in Detroit, Michigan. CACU will use its FY 2012 Financial Assistance award as lending capital for blended rate auto loans and for the products that will deliver the greatest impact to its target market.

Community Investment Support Fund

Bloomfield Hills, MI

TA Award: \$96,400

Contact: Joseph Kopietz – (313) 965-8815

Community Investment Support Fund (CISF) is a non-profit corporation chartered in Michigan. Formed in 2009, CISF is an emerging CDFI that provides New Markets Tax Credit leveraged loans, predevelopment loans, and technical assistance to qualified low-income businesses located in or serving low-income areas. CISF will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Invest Detroit Foundation

Detroit, MI

FA Award: \$1,453,806

Contact: Jamie Grimaldi – (248) 752-1983

Invest Detroit Foundation (IDF) is a certified CDFI founded in 2010 to promote community development and to combat community deterioration and economic blight in Detroit, Michigan. IDF will use its FY 2012 Financial Assistance award to increase the funding capacity of its loan program and to launch a new companion grant program.

Minnesota

Community Neighborhood Housing Services

St. Paul, MN

FA Award: \$1,453,806

Contact: Cynthia Paulson – (651) 292-8710 x201

Founded in 1981, Community Neighborhood Housing Services (CNHS) has provided homeownership services and programs to the residents of St. Paul, Minnesota, for more than 30 years. CNHS will use its FY 2012 Financial Assistance award to continue to assist the residents of St. Paul by offering very low-, low-, and moderate-income households below-market interest rate home improvement loans, entry cost assistance loans, and financing for the acquisition and rehabilitation of vacant properties.

Community Reinvestment Fund Inc.

Minneapolis, MN

FA Award: \$1,453,806

Contact: Frank Altman – (612) 338-3050

The Community Reinvestment Fund Inc. (CRF) is a certified CDFI founded in 1988. CRF provides borrowers in low-income communities with loans to finance small business ownership, affordable housing, and community facilities. CRF intends to use its FY 2012 Financial Assistance award to fund its 7(a) loan portfolio to target veteran-owned businesses as well as women and minorities

Greater Minnesota Housing Fund

St. Paul, MN

FA Award: \$1,453,806

Contact: Warren Hanson – (651) 221-1997

Established in 1996, the Greater Minnesota Housing Fund (GMHF) is a certified CDFI that provides predevelopment, acquisition, and construction/rehabilitation loans for affordable housing, first mortgages for preservation, and second mortgages in low-income rural counties in greater Minnesota. GMHF will use its FY 2012 Financial Assistance award as lending capital.

Immigrant Development Center

Moorhead, MN

TA Award: \$99,999

Contact: Tia Thomas – (218) 284-8020

The Immigrant Development Center is an emerging CDFI and non-profit community development corporation established in 2003 to help immigrants advance out of poverty. The organization provides loans and development services designed to support the expansion, retention, or creation of microenterprise businesses primarily in the Fargo-Moorhead area, on the border of North Dakota and Minnesota. The Immigrant Development Center will use its FY 2012 Technical Assistance award to build its capacity to become a certified CDFI and to expand its lending activities.

Metropolitan Consortium of Community Developers

Minneapolis, MN

FA Award: \$400,000

Contact: David Chapman – (612) 789-7337

The Metropolitan Consortium of Community Developers is a certified CDFI established in 1989 that provides loans and technical assistance to microenterprises and small businesses, as well as small credit building loans to consumers in its targeted population. Metropolitan Consortium of Community Developers will use its FY 2012 Financial Assistance award as capital and loan loss reserve for a new component of its loan program.

Midwest Minnesota Community Development Corporation

Detroit Lakes, MN

FA Award: \$790,776

Contact: Arlen Kangas – (218) 847-3191

Midwest Minnesota Community Development Corporation (MMCDC) is a non-profit certified CDFI established in 1971. The organization offers financial products and services, including commercial loans and home mortgage loans, as well as development services to its target market. MMCDC will use its FY 2012 Financial Assistance award to deploy first and second mortgage loans to low-income households.

Nonprofits Assistance Fund

Minneapolis, MN

FA Award: \$1,453,806

Contact: Kate Barr – (612) 278-7180

Nonprofits Assistance Fund (NAF) is a certified CDFI incorporated in 1998. NAF provides business loans to community organizations, community facilities loans, and affordable housing loans to organizations serving Low-Income Targeted Populations and Other Targeted Populations in Minnesota. NAF's development services include training and technical assistance to strengthen the financial management knowledge, skills, and practices of non-profits. NAF will use its FY 2012 Financial Assistance award for lending capital and loan loss reserves.

WomenVenture

St. Paul, MN

FA Award: \$600,000

Contact: Tene Wells – (651) 251-0680

WomenVenture is a certified CDFI located in the Twin Cities. Founded in 1978, WomenVenture is the only CDFI and economic development organization in Minnesota that tailors its programs to the needs of women. WomenVenture will use its FY 2012 Financial Assistance award to expand its lending portfolio, to continue to offer scholarships to its training program, and to strengthen its operations.

Mississippi

MS Gulf Coast Renaissance Corporation

Gulfport, MS

FA Award: \$1,453,806

Contact: Kimberly LaRosa – (228) 896-3386

Mississippi Gulf Coast Renaissance Corporation (GCRC) is a certified CDFI loan fund established in 2007 that offers financial products, such as homeownership, affordable housing development, and commercial loans, as well as development services, to a Low-Income Targeted Population in Mississippi's lower six counties. GCRC will use its FY 2012 Financial Assistance award to finance its Green Loan Fund, Small Business Development Fund, commercial loan programs, and administrative costs.

Montana

Great Falls Development Authority Inc.

Great Falls, MT

FA Award: \$1,016,101

Contact: Kimberliegh Thiel-Schaaf – (406) 771-9025

Great Falls Development Authority (GFDA) is a certified CDFI established in 1992 and located in Montana. GFDA offers financial products geared towards meeting the bridge and gap financing needs of businesses and microenterprises. GFDA will use its FY 2012 Financial Assistance award to provide capital for a business and commercial real estate enterprise loan fund and to strengthen its capacity to serve its target market.

Montana Community Development Corporation

Missoula, MT

FA Award: \$1,453,806

Contact: Rosalie Cates – (406) 728-9234 x205

Montana Community Development Corporation (MCDC) is a certified CDFI that was established in 1986. MCDC serves the state of Montana and offers financial products, such as small business loans, commercial, retail and microenterprise loans, to Low-Income Targeted Populations and Native Americans. MCDC will use its FY 2012 Financial Assistance award to increase its lending to Native American business owners, low-income childcare providers serving low-income families, and underserved business owners and entrepreneurs.

Nebraska

Midwest Housing Development Fund Inc.

Omaha, NE

FA Award: \$953,806

Contact: James Rieker – (402) 334-8899

The Midwest Housing Development Fund (MHDF) is a certified CDFI established in 2000. It provides project financing to developers of affordable housing serving a Low-Income Targeted Population in Iowa, Kansas, Nebraska, and Oklahoma. In addition, MHDF builds the capacity of affordable housing developers by providing free technical assistance focusing on feasibility determination, financial structuring, and post-closing. MHDF will use its FY 2012 Financial Assistance award to provide loans and to create housing units in four states over five years.

Nebraska Enterprise Fund

Oakland, NE

FA Award: \$571,806

Contact: Rosemary Jaspersen – (402) 685-5500

The Nebraska Enterprise Fund (NEF) is a certified CDFI established in 1997. As a private, non-profit 501(c)(3) intermediary, NEF serves qualified microenterprise development organizations in urban and rural areas of Nebraska. Its extensive menu of programs ensures that microenterprises and small businesses in all of Nebraska's 93 counties have access to loans, training, and technical assistance. NEF will use its FY 2012 Financial Assistance award to increase equity capital.

Rural Investment Corporation

Lyons, NE

TA Award: \$100,000

Contact: Jeffrey Reynolds – (402) 656-3091

The Rural Investment Corporation (RIC) is a non-profit organization and emerging CDFI established in 2011. RIC offers development services and small business and microloans to new and expanding businesses in Nebraska that may not qualify for traditional sources of financing. The organization will use its FY 2012 Technical Assistance grant to strengthen its capacity to serve its target market.

New Hampshire

New Hampshire Community Loan Fund Inc.

Concord, NH

FA Award: \$1,453,806

Contact: Juliana Eades – (603) 224-6669 x214

New Hampshire Community Loan Fund, Inc. is a certified CDFI established in 1983 that provides lending and technical assistance to low-income people and the organizations throughout New Hampshire that serve them. New Hampshire Community Loan Fund will use its FY 2012 Financial Assistance award to expand its lending to homeowners in resident-owned communities.

ROC USA Capital

Concord, NH

FA Award: \$1,453,806

Contact: Michael Sloss – (603) 724-8370

Resident Ownership Capital LLC (ROC USA Capital) is a certified CDFI that was established in 2008 and provides affordable housing loans to resident corporations that represent low-income homeowners living in manufactured home communities throughout the United States. ROC USA Capital will use its FY 2012 Financial Assistance award for lending capital.

New Jersey

Community Loan Fund of New Jersey Inc.

Trenton, NJ

FA Award: \$1,453,806

Contact: Wayne Meyer – (609) 989-7766

Community Loan Fund of New Jersey Inc. (CLF) is a certified CDFI established in 1987 that provides predevelopment housing loans, acquisition loans, construction loans, and bridge loans to support affordable housing needs and the transformation of New Jersey's at-risk communities. CLF will use its FY 2012 Financial Assistance award as equity capital to leverage its loan pool for community revitalization investments.

The Intersect Fund

New Brunswick, NJ

FA Award: \$300,000

Contact: Rohan Mathew – (732) 917-0812

The Intersect Fund (The Fund) is a certified CDFI established in 2008. The Fund provides microloans and training programs to help minority and low-income entrepreneurs build businesses in central New Jersey. It will use its FY 2012 Financial Assistance award as financing capital and a source of funds to leverage private support and to strengthen its capacity to serve its target market.

New Mexico

ACCION New Mexico

Albuquerque, NM

FA Award: \$1,353,806

Contact: Lynn Trojahn – (505) 243-8844

ACCION New Mexico (ACCION) is a certified CDFI established in 1994 that provides microenterprise and small business loans to a target market of entrepreneurs in New Mexico, Arizona, and Colorado. ACCION also provides technical assistance, business development workshops, and networking opportunities for entrepreneurs. ACCION will use its FY 2012 Financial Assistance award to fuel a higher capacity lending model.

Guadalupe Credit Union

Santa Fe, NM

FA Award: \$253,806

Contact: Alejandra Seluja – (505) 216-0555

Guadalupe Credit Union (GCU) is a certified CDFI established in 1948. GCU serves low-income families in Santa Fe, New Mexico, by offering affordable, comprehensive financial products and services to all residents in its target market. The credit union will use its FY 2012 Financial Assistance award to expand its services and deepen its relationship to the underserved target market, and also intends to open two storefront branches while maintaining safe capital reserves.

Homewise Inc.

Santa Fe, NM

FA Award: \$1,453,806

Contact: Michael Loftin – (505) 983-6214

Homewise Inc. (Homewise) is a certified CDFI that provides financial products and services for purchasing a home and making home improvement to low- and moderate-income residents of Santa Fe and Albuquerque, New Mexico. Homewise will use its FY 2012 Financial Assistance award to increase its mortgage lending activity within its target market.

New York

AAFE Community Development Fund

New York, NY

FA Award: \$500,000

Contact: Hally Chu – (212) 964-2288

AAFE Community Development Fund (AAFE) is a non-profit certified CDFI established in 2000. AAFE serves five boroughs in New York City and focuses on serving Asian-American immigrant communities. The organization offers a variety of financial products, including pre- and post-purchase home loans, foreclosure intervention loans, and green rehabilitation loans. AAFE will use its FY 2012 Financial Assistance award to enhance and grow a robust home improvement lending program offering home rehabilitation and green rehabilitation loans.

Bethex Federal Credit Union

Bronx, NY

TA Award: \$95,500

Contact: Joy Cousminer – (718) 299-3062

Bethex Federal Credit Union (Bethex FCU) is a certified CDFI established in 1970. The credit union offers consumer loans, business loans, anti-predatory lending services, and savings and share accounts to underserved communities in the New York metropolitan area, specifically the South Bronx. Bethex FCU will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Bridgeway Federal Credit Union

Poughkeepsie, NY

TA Award: \$99,999

Contact: Marilyn DeLucia – (253) 200-0418

Bridgeway Federal Credit Union (Bridgeway FCU) is an emerging CDFI serving the Low-Income Targeted Population of Dutchess, Ulster, and Orange Counties in New York State. It provides affordable access to financial products and services, including consumer and real estate loans. Bridgeway FCU will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Brooklyn Cooperative Federal Credit Union

Brooklyn, NY

FA Award: \$964,806

Contact: Samira Rajan – (718) 418-8232

Brooklyn Cooperative Federal Credit Union (Brooklyn Coop) is a certified CDFI established in 2001. Brooklyn Coop offers affordable financial products, financial services, and development services to its members in New York City. The credit union will use its FY 2012 Financial Assistance award for capital, loan loss reserves, and operations in order to increase its lending and its ability to provide services to its target market.

Center for Community Development for New Americans Inc.

New York, NY

FA Award: \$600,000

Contact: Yanki Tshering – (212) 898-4112

The Center for Community Development for New Americans, doing business as Business Center for New Americans (BCNA), is a non-profit loan fund serving a Low-Income Targeted Population in New York's Bronx County, Kings County (Brooklyn), New York County (Manhattan), and Queens County. Established in 1997, the organization creates pathways to self-sufficiency for immigrants, refugees, and others by providing access to capital, specialized training, technical assistance, and personalized coaching. BCNA will use its FY 2012 Financial Assistance award for lending capital and operations.

Community Development Trust LP, The

New York, NY

FA Award: \$1,453,806

Contact: Susan Robbins – (212) 271-5087

The Community Development Trust LP (CDT) is a certified CDFI established in 1999. CDT is the country's only private real estate investment trust devoted to affordable housing. The organization invests in smaller, fixed-rate multi-family mortgages from community lenders and government subsidized equity properties with a commitment to maintain long-term affordability nationwide. CDT will use its FY 2012 Financial Assistance award to provide critical capital liquidity to the affordable housing industry.

Corporation for Supportive Housing

New York, NY

FA Award: \$1,453,806

Contact: Deborah De Santis – (212) 986-2966 x296

The Corporation for Supportive Housing (CSH) is a certified CDFI established in 1991. CSH is a national non-profit intermediary organization that helps communities create permanent affordable housing with services geared to preventing and ending homelessness. CSH will use its FY 2012 Financial Assistance award to increase lending in its target market.

Grow America Fund

New York, NY

FA Award: \$1,453,806

Contact: Patricia Thomson – (828) 507-6100

The Grow America Fund (GAF) is a certified CDFI established in 1992. A wholly-owned subsidiary of the National Development Council, GAF is a small business development loan fund whose mission is to create jobs, stimulate investment, and build the strength of the entrepreneurial and small business base in low-income communities by lending to small businesses across the United States. GAF will use its FY 2012 Financial Assistance award to increase lending in targeted distressed census tracts in San Bernardino, California, Cleveland, Ohio, and the South Bronx, New York.

Harlem Entrepreneurial Fund LLC

New York, NY

TA Award: \$87,500

Contact: Joseph Tait – (212) 749-0901 x14

Harlem Entrepreneurial Fund (HFF) is a certified CDFI established in 2007. HFF offers microenterprise loans and related development services to small businesses in underserved communities in Harlem and the Bronx, New York. The organization will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Ithaca Neighborhood Housing Services Inc.

Ithaca, NY

FA Award: \$1,453,806

Contact: Paul Mazzarella – (607) 277-4500

Ithaca Neighborhood Housing Services Inc. (Ithaca NHS) is a certified CDFI that provides home purchase and home improvement loans to low- and moderate-income residents of Tompkins County, New York. Ithaca NHS will use its FY 2012 Financial Assistance award for lending capital to increase its home purchase lending activity within its target market.

Leviticus 25:23 Alternative Fund Inc.

Yonkers, NY

FA Award: \$1,262,179

Contact: David Raynor – (914) 237-3306

Leviticus 25:23 Alternative Fund Inc. (Leviticus) is a certified CDFI established in 1983. Leviticus provides flexible capital for the development and support of housing, community facilities including child care centers, and start-up resident cooperatives in manufactured home parks in low-income areas of New York, New Jersey, and Connecticut. The organization will use its FY 2012 Financial Assistance award to support its lending to its target areas.

Local Initiatives Support Corporation

New York, NY

FA Award: \$453,806

HFFI-FA Award: \$3,000,000

Contact: Joe Hagan – (312) 697-6116

Local Initiatives Support Corporation (LISC) is a certified CDFI established in 1979. LISC provides financial and technical assistance to community development organizations that revitalize low-income urban and rural communities. The organization will use its FY 2012 Financial Assistance award for lending to charter schools in distressed neighborhoods in Los Angeles, California. It will use its FY 2012 Healthy Food Financing Initiative Award to create a small business loan pool for grocery retailers and to support food-related enterprises and healthy food accessibility at the neighborhood level.

Lower East Side People's Federal Credit Union

New York, NY

FA Award: \$494,806

Contact: Linda Levy – (212) 529-8197

Lower East Side People's Federal Credit Union (LESPFCU) is a certified CDFI established in 1986. The credit union offers financial and development services, as well as consumer loans, mortgage loans, affordable housing development loans, and small business and microenterprise loans, to a Low-Income Targeted Population in New York City. LESPFCU will use its FY 2012 Financial Assistance award to increase its capital in order to expand its lending activity in its target market.

National Federation of Community Development Credit Unions

New York, NY

FA Award: \$1,453,806

Contact: Terrence Ratigan – (212) 809-1850 x216

The National Federation of Community Development Credit Unions (the Federation) is a certified CDFI Intermediary established in 1974. The Federation represents 236 community development credit unions that provide credit, savings, transactional services and financial education to more than 1.6 million residents of low-income urban, rural, and reservation-based communities in 42 states and the District of Columbia. The Federation will use its FY 2012 Financial Assistance award to deploy secondary capital loans and reserves to organizations located in distressed census tracts.

Neighborhood Housing Services of Rochester Inc.

Rochester, NY

FA Award: \$553,806

Contact: Kim Brumber – (585) 325-4170

Neighborhood Housing Services of Rochester Inc. (NeighborWorks Rochester) is a certified CDFI that provides home improvement loans and down payment assistance loans to low-income residents of Monroe County, New York. NeighborWorks Rochester will use its FY 2012 Financial Assistance award for lending capital to increase its home improvement lending activity within its target market.

Neighborhood Trust Federal Credit Union

New York, NY

FA Award: \$550,000

Contact: Justine Zinkin – (212) 927-5771

Neighborhood Trust Federal Credit Union (Neighborhood Trust) is a certified CDFI and low-income designated, not-for-profit financial institution that was chartered in 1996. The credit union serves New York City's Washington Heights/Inwood and West Harlem communities, and provides a comprehensive set of financial products and services, including savings products and consumer, business, microenterprise, and real estate loans. Neighborhood Trust will use its FY 2012 Financial Assistance award to increase its lending and awareness in its target market.

Nonprofit Finance Fund

New York, NY

FA Award: \$1,453,806

HFFI-FA Award: \$750,000

Contact: Elizabeth Ortiz – (212) 868-6710

Nonprofit Finance Fund (NFF) is a non-profit organization and certified CDFI that was established in 1980. It provides financial products and services, development services, and technical assistance to other non-profits located in New York, New England, the mid-Atlantic region, Michigan, metropolitan Chicago, and California. NFF will use its FY 2012 Financial Assistance award as credit enhancement for its Community Resilience loan fund, which will provide working capital to human service non-profits that primarily serve low- to moderate-income individuals in the New York Metropolitan area. It will use its FY 2012 Healthy Food Financing Initiative Award to help reduce food insecurity through programs that offer alternative retail outlets coupled with education and outreach programs to promote changes in behavior and food purchasing patterns in low-income communities.

Renaissance Economic Development Corporation

New York, NY

FA Award: \$953,806

Contact: Michael Lee – (212) 964-2288

Renaissance Economic Development Corporation (Renaissance EDC) is a certified CDFI established in 1997 that provides affordable financing and free technical assistance services to immigrant-owned start-up and small businesses in New York City. Renaissance EDC will use its FY 2012 Financial Assistance award to increase its lending and to support operations in Chinatown, Flushing, and Sunset Park.

Seedco Financial Services

New York, NY

FA Award: \$1,453,806

Contact: Lesia Bates Moss – (212) 204-1300

Seedco Financial Services Inc. (Seedco Financial) is a certified CDFI established in 2005. Its parent organization, Seedco, has operated a community development loan fund since its inception in 1986. Seedco Financial offers small businesses and non-profits access to affordable loan capital and technical assistance, and will use its FY 2012 Financial Assistance award to increase lending in its target market with a particular focus on Alabama and Louisiana.

Syracuse Cooperative Federal Credit Union

Syracuse, NY

TA Award: \$100,000

Contact: Ron Ehrenreich – (315) 476-5290 x201

Syracuse Cooperative Federal Credit Union (Syracuse Cooperative FCU), doing business as Cooperative Federal, is a certified CDFI established in 1982. The credit union serves an Investment Area centered around the urban core of Syracuse, New York, and offers an extensive menu of affordable financial and development products and services. Syracuse Cooperative FCU will use its FY 2012 Technical Assistance award to build the capacity of its Small Business and Microenterprise Program.

The Disability Fund Inc.

Albertson, NY

FA Award: \$600,000

Contact: Charles Hammerman – (516) 465-3741

The Disability Fund is a certified CDFI established in 2008 that provides technical and financial assistance to individuals and organizations throughout the United States serving low-income people with disabilities. The Disability Fund will use its FY 2012 Financial Assistance award for lending capital.

The IRC's Center for Economic Opportunity Inc.

New York, NY

TA Award: \$95,000

Contact: Ellen Chen – (212) 551-2901

The IRC's Center for Economic Opportunity Inc. (CEO) is an emerging CDFI established in 2011. The organization offers financial literacy and business financing development services in conjunction with microenterprise and credit building loans to a targeted population of refugees, asylees, and associated immigrant populations in San Diego, California and Phoenix, Arizona. CEO will use its FY 2012 Technical Assistance grant to increase its capacity to serve its target market.

Utica Neighborhood Housing Services Inc.

Utica, NY

FA Award: \$500,000

Contact: Janice A. Forte – (315) 724-4197

Utica Neighborhood Housing Services (UNHS) is a certified CDFI established in 1979. UNHS provides housing rehabilitation loans to low- and moderate-income families in three counties in New York State. UNHS will use its FY 2012 Financial Assistance award to increase its lending in its target market.

North Carolina

Greensboro Community Development Fund

Greensboro, NC

FA Award: \$200,000

Contact: Kathryn Elliott – (336) 387-8322

Greensboro Community Development Fund (GCDF) is a newly restructured loan fund of the Greensboro Venture Capital Fund that was established in 2011 and certified CDFI. GCDF offers financial products, such as microloans, small business loans, along with development services and technical assistance to a target market of minority entrepreneurs and small business owners in Guilford County, North Carolina. GCDF will use its FY 2012 Financial Assistance award for loan capital, loan loss reserves, and operating expenses.

Latino Community Credit Union

Durham, NC

FA Award: \$1,453,806

Contact: Luis Pastor – (919) 688-9270

Latino Community Credit Union (LCCU) is a certified CDFI established in 2000 that provides a full range of consumer financial products, services, and education, including first mortgages and microenterprise loans, to low-income and/or Latino individuals in North Carolina. LCCU will use its FY 2012 Financial Assistance award as equity capital to support asset growth associated with its recent branch and product expansion.

Mountain BizCapital

Asheville, NC

FA Award: \$300,000

Contact: Shaw Canale – (828) 253-2834

Mountain BizCapital (MBC) was established in 1989 and became a certified CDFI in 2003. MBC has evolved into a small business CDFI that works to help smaller businesses grow and larger businesses thrive. The organization provides term loans, short-term loans, lines of credit, training, and consulting to microenterprises and small businesses in order to create living-wage jobs in rural Western North Carolina. MBC will use its FY 2012 Financial Assistance award to strengthen its lending capacity by creating an equity reserve, which will leverage \$1 million in social investment from foundations, banks, and other private sources. The award will also be used to help MBC meet the changing needs of its target market by providing training to larger businesses and customized coaching and technical assistance to the growing Hispanic population in southern Appalachia.

Self-Help Federal Credit Union

Durham, NC

FA Award: \$1,453,806

Contact: Randy Chambers – (919) 956-4463

Founded in 2008, Self-Help Federal Credit Union is a certified CDFI and a certified low-income credit union. The credit union serves approximately 45,000 members in 18 branches in California. It intends to use its FY 2012 Financial Assistance award to provide home and consumer lending to 50 highly distressed census tracts in Kern and Tulare counties in California.

The Support Center

Durham, NC

FA Award: \$953,806

Contact: Tanya Branch – (919) 530-1683 x223

The Support Center is a certified CDFI intermediary established in 1990. The Support Center provides capacity grants, deposit capital, secondary capital, small business lending, and technical assistance to Community Development Credit Unions and direct small business and home lending services to low-income and minority borrowers in North Carolina. The organization will use its FY 2012 Financial Assistance award for loan capital for its Small Business Revolving Loan Program, for loan loss reserves, and for operations.

North Dakota

Citizens Community Credit Union

Devils Lake, ND

FA Award: \$1,453,806

Contact: Ben Dyrland – (701) 662-8118

Citizens Community Credit Union (CCCU) is a certified CDFI and low-income designated credit union that provides a complete suite of financial products and services to low-income residents in Central and Eastern North Dakota. CCCU will use its FY 2012 Financial Assistance award to increase its mortgage lending activity to Native American populations within its target market.

Ohio

Cincinnati Development Fund

Cincinnati, OH

FA Award: \$1,453,806

HFFI-FA Award: \$1,000,000

Contact: Jeanne Gollhofer – (513) 721-7211

Cincinnati Development Fund (CDF) was established in 1988 and became a certified CDFI in 2001. CDF offers real estate development, predevelopment, and permanent loans for housing, mixed use and commercial development projects and focuses on affordable housing development in the Cincinnati, Ohio, metropolitan area. The organization will use its FY 2012 Financial Assistance award as lending capital to further its housing and economic development lending activities in Hamilton County and the Cincinnati region. It will use its FY 2012 Healthy Food Financing Initiative Award to improve the availability of supermarkets and to support food retailers in underserved areas in Cincinnati.

Coshocton FCU

Coshocton, OH

TA Award: \$151,000

Contact: Kathleen Falotico – (253) 200-0418

Coshocton Federal Credit Union (CFCU) is a certified CDFI and low-income designated credit union that provides financial products and services to low-income residents in Coshocton County, Ohio. CFCU will use its FY 2012 Financial Assistance award to increase its loan loss reserves and operations capital.

Economic and Community Development Institute

Columbus, OH

FA Award: \$653,806

Contact: Inna Kinney – (614) 559-0115

The Economic and Community Development Institute (ECDI), is a certified CDFI established in 2004. ECDI provides microloans, Individual Development Accounts, training, and technical assistance, and will use its Financial Assistance award to increase lending in its target market and to support operations for its planned expansion in Northern Ohio.

New Entrepreneurs Opportunity Fund

Ashtabula, OH

TA Award: \$92,037

Contact: Stuart Cordell – (440) 997-6175

New Entrepreneurs Opportunity Fund (NEO Fund) is a non-profit corporation established in April 2011 to serve low- and moderate-income entrepreneurs and small businesses. NEO Fund offers financial products and development services to small business owners and entrepreneurs within the Harbor District in the city of Ashtabula. The organization will use its FY 2012 Technical Assistance award to fund the development of its internal infrastructure and to improve its ability to support existing and future financial products and development services.

Ohio Capital Finance Corporation

Columbus, OH

FA Award: \$1,453,806

Contact: Harold Keller – (614) 224-8446

Ohio Capital Finance Corporation (OCFC) is a certified CDFI that provides predevelopment financing, acquisition financing, and equity bridge loans to increase and improve the supply of affordable rental homes in low-income communities throughout Ohio. OCFC will use its FY 2012 Financial Assistance award to increase its loan loss reserves and its lending activity within its target market.

Oregon

HDC Community Fund LLC

Portland, OR

TA Award: \$86,483

Contact: Debra Constans – (503) 528-5182

HDC Community Fund is a certified CDFI that was established in 2009 and provides feasibility, predevelopment, acquisition, and bridge loans to non-profit organizations and housing authorities developing and preserving low-income affordable housing and community service facilities in Oregon and southwest Washington. HDC Community Fund will use its FY 2012 Technical Assistance award to build its organization's capacity, primarily in the areas of marketing and infrastructure.

Micro Enterprise Services of Oregon

Portland, OR

TA Award: \$62,772

Contact: Nita Shah – (503) 841-3351

The mission of Micro Enterprise Services of Oregon (MESO) is to assist in the development of businesses that pursue growth opportunities, create jobs, and restore economic balance among minorities and other underserved groups for the benefit of the greater community. Established in 2005, MESO helps disenfranchised and low-income individuals living in communities affected by gentrification gain and/or continue their livelihoods. MESO will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Pennsylvania

Community Capital Works Inc.

Philadelphia, PA

TA Award: \$100,000

Contact: Leslie Benoliel – (215) 545-3100

Community Capital Works Inc. (CCW), doing business as Entrepreneur Works Fund, is the non-profit lending affiliate of Entrepreneur Works, which was incorporated in 1998. CCW is a certified CDFI that provides financial products and business development services for microenterprises in Southeastern Pennsylvania. The organization will use its FY 2012 Technical Assistance award to strengthen its capacity to serve its target market.

Community First Fund

Lancaster, PA

FA Award: \$1,453,806

Contact: MacDonald Stacks – (717) 393-2351

Community First Fund is a certified CDFI serving 13 counties in central and eastern Pennsylvania. Founded in 1992, the organization offers low wealth individuals and communities, women, and persons of color a variety of financing products, including microenterprise and small business loans, affordable housing loans, commercial real estate loans, and community facilities loans to non-profits, as well as training and development services. Community First Fund will use its FY 2012 Financial Assistance award as financing capital to make loans in 45 highly distressed census tracts located within Lancaster, Harrisburg, Reading, and York, Pennsylvania.

FINANTA

Philadelphia, PA

FA Award: \$1,453,806

Contact: Luis Mora – (215) 426-3882

FINANTA is a certified CDFI established in 1997. Its mission is to promote the growth and economic expansion of diverse Philadelphia communities through the infusion of capital and the provision of technical assistance and business consultation services. FINANTA will use its FY 2012 Financial Assistance award for lending capital for microenterprises and small businesses.

Lancaster Housing Opportunity Partnership

Lancaster, PA

TA Award: \$78,500

Contact: Ray D'Agostino – (717) 291-9945

Lancaster Housing Opportunity Partnership (LHOP) is a certified CDFI that was established in 1994 and serves low- to moderate-income residents in Lancaster County, Pennsylvania. LHOP offers a full range of technical and financial services to those seeking to create or preserve affordable housing. LHOP will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Opportunity Finance Network

Philadelphia, PA

FA Award: \$1,453,806

Contact: Gregory Schiefelbein – (215) 320-4314

Opportunity Finance Network (OFN) is a certified CDFI established in 1984 that provides training, technical assistance, financial services, and financing at an intermediary level to CDFIs across the United States. OFN will use its FY 2012 Financial Assistance award as financing capital and operating support to increase lending to CDFIs throughout its target market, with a focus on catalyzing greater CDFI product and geographic coverage.

Pennsylvania Assistive Technology Foundation

King of Prussia, PA

FA Award: \$600,000

Contact: Tracy Beck – (484) 674-0506

The Pennsylvania Assistive Technology Foundation (PATF) was established in 1998 to provide financing to help low-income people with disabilities acquire assistive technology. PATF will use its FY 2012 Financial Assistance award to capitalize its lending portfolio.

Progress Fund, The

Greensburg, PA

FA Award: \$1,453,806

Contact: David Kahley – (724) 216-9160

The Progress Fund (TPF) is a certified CDFI established in 1997. TPF provides business loans and entrepreneurial coaching to tourism and agricultural businesses in 39 rural counties in Pennsylvania, 22 Appalachian counties in Ohio, and all of West Virginia. TPF will use its FY 2012 Financial Assistance award to increase its lending in its target market.

Reinvestment Fund Inc., The

Philadelphia, PA

FA Award: \$1,453,806

HFFI-FA Award: \$3,000,000

Contact: Jeremy Nowak – (215) 574-5899

The Reinvestment Fund Inc. (TRF) is a certified CDFI established in 1985 that provides financing for affordable housing, community facilities, healthy food retail, and commercial real estate in distressed communities in New Jersey, Pennsylvania, Delaware, Maryland, and the District of Columbia. TRF will use its FY 2012 Financial Assistance award as financing equity to leverage private investment and increase lending activities, and will use its FY 2012 Healthy Food Financing Initiative Award to continue to promote fresh foods in underserved communities.

Rhode Island

The Capital Good Fund

Providence, RI

TA Award: \$81,273

Contact: Andrew Posner – (401) 339-5437

The Capital Good Fund (CGF) is an emerging CDFI in operation since 2009. CGF offers consumer loans, business loans, and financial coaching to low-income communities and small business owners in Providence, Rhode Island. The organization will use its FY 2012 Technical Assistance grant to increase its capacity to serve its target market.

South Carolina

Greenville Housing Fund

Greenville, SC

TA Award: \$99,879

Contact: Deborah McKetty – (864) 235-6331

Greenville Housing Fund (GHF) is a certified CDFI that was established in 2007 to promote the development of affordable housing. GHF offers soft second, down payment assistance loans, first mortgages, and loans for affordable housing development, and will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Lowcountry Housing Trust

North Charleston, SC

FA Award: \$703,806

Contact: Tammie Hoy – (843) 973-7285

Lowcountry Housing Trust (LHT) is a non-profit certified CDFI established in 2004. The organization serves low-income residents within five counties—North Charleston, Berkeley, Dorchester, Beaufort and Georgetown—in South Carolina, and provides financial products and development services to promote the creation of affordable housing. LHT will use its FY 2012 Financial Assistance award to offer flexible financing options that will increase production of affordable housing, improve access to healthy foods, and support local and regional community development lenders.

Security Federal Bank

Aiken, SC

FA Award: \$1,453,806

Contact: Kathleen Abraham – (803) 739-5305

Security Federal Bank (SFB) is a certified CDFI established in 1922 and has branches throughout South Carolina's Aiken, Lexington, and Richland counties of South Carolina, as well as one branch in Augusta, Georgia. SFB is committed to serving individuals, small businesses, and underserved communities with appropriate financial products and services, and will use its FY 2012 Financial Assistance award to increase microenterprise lending in its target market.

South Dakota

Dakota Resources

Sioux Falls, SD

FA Award: \$703,806

Contact: Beth Davis – (605) 978-2804

Dakota Resources is a statewide not-for profit and certified CDFI intermediary established in 1996. The organization provides loans to certified and non-certified CDFIs that offer of reasonably priced capital to stimulate financial and human investment in South Dakota communities. Dakota Resources will use its FY 2012 Financial Assistance award for lending capital.

Northeast South Dakota Economic Corporation

Sisseton, SD

FA Award: \$210,000

Contact: Lori Finnesand – (605) 698-7654

Northeast South Dakota Economic Corporation (NESDEC) was founded in 1978 by the Northeast South Dakota Community Action Program. For more than 30 years, NESDEC has worked to realize its vision of generating economic opportunities through loans, technical assistance, and partnerships that have fortified rural South Dakota communities. NESDEC will use its FY 2012 Financial Assistance award to capitalize its revolving loan fund for business expansion or start-up, community development, and affordable housing.

Mobridge Economic Development Corporation

Mobridge, SD

TA Award: \$62,850

Contact: Christine Goldsmith – (605) 845-5202

Mobridge Economic Development Corp (MEDC) is a certified CDFI established in 1984. The organization offers microenterprise and small business loans in conjunction with financial management training and one-on-one counseling to small businesses in north central South Dakota. MEDC will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Tennessee

River City Capital Investment Corporation

Memphis, TN

TA Award: \$99,940

Contact: Eric Robertson – (901) 515-7058

River City Capital (RCC) is an emerging CDFI established in 2010. RCC will offer microenterprise loans, small business loans, and affordable housing development loans to low- to moderate-income individuals in Memphis, Tennessee, and will use its FY 2012 Technical Assistance grant to increase its capacity to serve its target market.

Southeast Community Capital Corporation

Oak Ridge, TN

FA Award: \$1,453,806

Contact: Clinton Gwin – (615) 254-6113

Southeast Community Capital Corporation (SCC) is a certified CDFI established in 1999. SCC provides loans to small businesses lacking access to traditional financing, with an emphasis on serving low- and moderate-income entrepreneurs in communities throughout Tennessee. SCC will use its FY 2012 Financial Assistance award to increase lending in its target market, primarily in Davidson County, Tennessee.

Tri-State Bank of Memphis

Memphis, TN

FA Award: \$1,453,806

Contact: Jesse Turner – (901) 525-0384

Tri-State Bank of Memphis (TSB) is a certified CDFI bank established in 1946 that provides a full range of depository and lending products to low-income, African-American communities in Memphis, Tennessee. TSB will use its FY 2012 Financial Assistance award for lending capital.

Texas

Affordable Homes of South Texas Inc.

McAllen, TX

FA Award: \$1,453,806

Contact: Robert Calvillo – (956) 687-6263 x110

Affordable Homes of South Texas Inc. (AHST) is a certified CDFI established in 1976. AHST provides affordable consumer and housing financing for the residents of Hidalgo County and surrounding communities located near the southern Texas-Mexico border. More specifically, the organization provides land development services when feasible, general contracting services, and mortgage financing to low-income families that do not qualify for conventional home loans. AHST will use its FY 2012 Financial Assistance award to capitalize its Affordable Mortgage Loan Fund for First Time Homebuyers and to provide consumer loans for families.

El Paso Credit Union Affordable Housing LLC

El Paso, TX

TA Award: \$98,400

Contact: Larry Garcia – (915) 838-9608

El Paso Credit Union Affordable Housing LLC (El Paso CU) is a certified CDFI established in 2001 that serves low-income residents of El Paso County, Texas. The credit union provides first mortgage loans and development services to its underserved community and will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Kerr County Federal Credit Union

Kerrville, TX

FA Award: \$1,084,187

Contact: Sandy Lumbley – (830) 896-6800

Kerr County Federal Credit Union (Kerr County FCU) is a certified CDFI and low-income designated credit union that provides financial products and services to low-income residents in Kerr and Kimble counties, in Texas. Kerr County FCU will use its FY 2012 Financial Assistance award to increase its net worth and consumer lending activity in its target market.

Kingsville Community Federal Credit Union

Kingsville, TX

FA Award: \$483,806

Contact: Armando Martinez – (361) 595-5538

Kingsville Community Federal Credit Union (KCFCU) is a certified CDFI established in 1937 that provides affordable access to financial products and services, including small business services and microenterprise loans, to a targeted Hispanic population in Kleberg County, Texas. KCFCU will use its FY 2012 Financial Assistance award as capital for its microlending program.

Neighborhood Housing Services of Dimmit County Inc.

Carrizo Springs, TX

FA Award: 753,806

HFFI-FA Award: \$1,000,000

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

Neighborhood Housing Services of Dimmit County Inc. (NHS of Dimmit County) was established in 1986 and became a certified CDFI in 2001. The organization offers a variety of financial products, including small business and microenterprise loans, home rehabilitation loans, small consumer loans, and agribusiness loans. NHS of Dimmit County Inc. will use its FY 2012 Financial Assistance award for loan capital and operating costs associated with lending and development services. It will use its FY 2012 Healthy Food Financing Initiative Award to support loans to healthy food retailers in 10 Texas counties in the Middle Rio Grande Valley.

Neighborhood Housing Services of Waco Inc.

Waco, TX

FA Award: \$950,943

Contact: Roy Nash – (254) 752-1647

Neighborhood Housing Services of Waco Inc. (NHSW) is a certified CDFI established in 1993. NHSW provides financial literacy classes, pre-homeownership classes, homeownership financing, and post-homeownership classes, as well as foreclosure prevention services. In 2012 the organization will begin to offer loans for major and minor home rehabilitation to help existing homeowners maintain the quality of their homes. NHSW will use its FY 2012 Financial Assistance award to increase lending in its target market.

South Texas Collaborative for Housing Development Inc.

La Feria, TX

TA Award: \$94,086

Contact: Sunny Philip – (956) 797-2261

South Texas Collaborative for Housing Development Inc. (STCHD) is an emerging CDFI in operation since 2010. STCHD offers home rehabilitation loans, mortgage loans, and small business construction loans to low-income families in highly distressed rural communities in Cameron County, Texas, along the Texas-Mexico border. The organization will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Utah

Community Development Fund of Utah

Salt Lake City, UT

TA Award: \$54,384

Contact: Darin Brush – (801) 994-7222

Community Development Fund of Utah (CDFU) is an emerging CDFI and non-profit organization that was incorporated in 2010. CDFU intends to provide low- to moderate-income households with down payment assistance and second mortgages, as well as with loans for home repairs and energy-efficiency retrofits. The organization will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Virginia

NCB Capital Impact

Arlington, VA

FA Award: \$1,453,806

HFFI-FA Award: \$2,288,432

Contact: Terry Simonette – (703) 647-2301

NCB Capital Impact is a national certified CDFI established in 1983. NCB Capital Impact offers financial products, development services, and policy solutions to low-income targeted areas. The organization will use its FY 2012 Financial Assistance award for loan loss reserves to build financial stability, leverage scarce equity capital, increase its capacity as a CDFI, and to continue to make loans to provide critical services in low-income communities. It will use its FY 2012 Healthy Food Financing Initiative Award to support the California FreshWorks Fund, a healthy food financing program that supports the development of healthy food retail outlets in underserved communities throughout the state of California.

Piedmont Housing Alliance

Charlottesville, VA

FA Award: \$1,453,806

Contact: Karen Reifenberger – (434) 817-2436

Piedmont Housing Alliance (PHA) is a certified CDFI and non-profit established in 1983. PHA's mission is to create housing and community development opportunities for very low- to moderate-income families and individuals. PHA will use its FY 2012 Financial Assistance award to fund its loan capital for housing assistance, to fund its loan loss reserves, and to further its development assistance to Thomas Jefferson Planning District of Virginia.

Virginia Community Capital Inc.

Christiansburg, VA

FA Award: \$1,453,806

Contact: Jane Henderson – (540) 260-3126

Virginia Community Capital (VCC) is a certified CDFI established in 1995. VCC offers a full range of financing, including affordable housing loans, small business loans, and community facilities loans, within the Commonwealth of Virginia. Through its CDFI bank subsidiary, VCC offers depository services to institutional investors, community banks, and socially conscious investors. VCC will use its FY 2012 Financial Assistance award as capital to increase lending in economically distressed tracts in Virginia.

Virginia Community Development Fund

Richmond, VA

FA Award: \$600,000

Contact: Chris Sterling – (804) 343-1200

Virginia Community Development Fund (VCDF) is a certified CDFI established in 1996. VCDF provides high impact loans to non-profit community organizations in support of community-based developments, in particular predevelopment loans for affordable housing projects throughout Virginia. The organization will use its FY 2012 Financial Assistance award as capital for its predevelopment and community facilities and economic development loan program.

Vermont

Opportunities Credit Union

Burlington, VT

FA Award: \$1,453,806

Contact: Cheryl Fatnssi – (802) 865-3404

Opportunities Credit Union (OCU) is a certified CDFI established in 1989 that serves low-income unbanked, immigrant, and underserved communities of Vermont. OCU offers its target market innovative, affordable financial products and services along with development services. OCU will use its FY 2012 Financial Assistance award for capital, loan loss reserves, and financial products in order to increase lending activity in its target market.

Vermont Community Loan Fund Inc.

Montpelier, VT

FA Award: \$671,416

Contact: Will Belongia – (802) 223-1448

The Vermont Community Loan Fund (VCLF) is a certified CDFI established in 1987. VCLF provides loans, technical assistance, and small grants to its target market of lower-income people throughout Vermont. The organization will use its FY 2012 Financial Assistance award as loan capital and loan loss reserves in order to grow its affordable housing, community facilities, child care, and small business loan programs.

Washington

Craft3

Ilwaco, WA

FA Award: \$1,453,806

Contact: John Berdes – (360) 642-4265

Craft3 is a non-profit certified CDFI established in 1994 that serves rural and urban low-income and underserved communities in Oregon and Washington. The organization offers financial products, development services, and technical assistance to entrepreneurs, non-profits, and individuals. Craft3 will use its FY 2012 Financial Assistance award to grow its loan fund and to increase its lending activities in underserved markets within Oregon and Washington.

North Central Washington Business Loan Fund

Chelan, WA

TA Award: \$99,550

Contact: Rich Watson – (509) 860-4330

North Central Washington Business Loan Fund (NCWBLF) is a certified CDFI established in 1993. The organization offers small business loans, microloans, and development services to underserved communities in five rural counties in Washington, and will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Thurston Union of Low-Income People Cooperative Credit Union

Olympia, WA

TA Award: \$100,000

Contact: Patrick Tassoni – (360) 943-3036

Thurston Union of Low-income People (TULIP) Cooperative Credit Union is a certified CDFI established in 2003 that serves a Low-Income Targeted Population in Thurston County, Washington. TULIP provides automobile and personal debt consolidation loans in conjunction with financial literacy training and payday counseling, as well as other financial services. The credit union will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

West Virginia

Natural Capital Investment Fund Inc.

Shepherdstown, WV

FA Award: \$953,806

Contact: Marten Jenkins – (304) 876-2815

Natural Capital Investment Fund (NCIF) is a multi-state, rural, certified CDFI established in 2002. The organization offers financial products, patient capital, senior and subordinated debt and equity to small and emerging entrepreneurs of green or eco-friendly businesses. It also offers development services and technical assistance. NCIF will use its FY 2012 Financial Assistance award to make small business loans and to provide additional loan loss reserves.

Wisconsin

Community Assets for People LLC

Stevens Point, WI

FA Award: \$753,806

Contact: Karl S. Pnazek – (715) 343-7509

Community Assets for People, LLC (CAFP) is a certified CDFI established in 1991 through its parent organization, CAP Services. CAFP provides financial products such as business loans, home mortgage loans, and consumer loans, along with financial services and development services, to businesses in six rural Wisconsin counties. CAFP will use its FY 2012 Financial Assistance award for lending capital.

Forward Community Investments

Madison, WI

FA Award: \$953,806

Contact: Salli Martyniak – (608) 257-3863

Forward Community Investments (FCI) is a certified CDFI established in 1994. FCI provides financing and technical assistance to non-profits serving low-income communities throughout Wisconsin, and will use its FY 2012 Financial Assistance award to increase lending capital.

Hmong Wisconsin Chamber of Commerce

Milwaukee, WI

TA Award: \$90,500

Contact: Nou Xiong – (414) 645-8828

Hmong Wisconsin Chamber of Commerce (HWCC) is an emerging CDFI established in 2001. HWCC offers business development training in conjunction with microenterprise and small business loans to a targeted population of Southeast Asian entrepreneurs in Wisconsin. The organization will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.

Legacy Redevelopment Corporation

Milwaukee, WI

FA Award: \$600,000

Contact: Susan Eick – (414) 343-3041

Legacy Redevelopment Corporation (LRC) is a certified CDFI that provides affordable housing development loans, commercial loans, community facilities loans, and business loans to non-profits and projects benefitting low-income communities in Milwaukee, Wisconsin. LRC will use its FY 2012 Financial Assistance award for lending capital.

Milwaukee Economic Development Corporation

Milwaukee, WI

FA Award: \$1,053,806

Contact: David Latona – (414) 286-5682

Milwaukee Economic Development Corporation (MEDC) is a certified CDFI established in 1971. MEDC offers below-market rate financing and development services to small and mid-sized businesses located in the most distressed areas of Milwaukee. The organization will use its FY 2012 Financial Assistance award to add capital to its CDFI High Impact Revolving Loan Fund.

Northwest Side Community Development Corporation

Milwaukee, WI

FA Award: \$400,000

Contact: Sam McGovern-Rowan – (414) 444-8213

The Northwest Side Community Development Corporation (NWSCDC) is a certified CDFI founded in 1983. The organization provides mid-sized business loans to private firms locating or expanding operations in the Northwest side of Milwaukee, Wisconsin. NWSCDC will use its FY 2012 Financial Assistance award to expand its lending portfolio, focusing on the manufacturing sector.

Ways to Work

Milwaukee, WI

FA Award: \$1,453,806

Contact: Jeffrey Faulkner – (414) 359-1040

Ways to Work Inc. (WtW) is a certified CDFI loan fund established in 1998. WtW offers a variety of financial products, including secured consumer automobile purchase and repair loans, unsecured consumer personal loans, and Next Step loans. The organization also offers financial services and development services. WtW will use its FY 2012 Financial Assistance award to continue expanding its consumer lending activities and to support three key staffing positions.

Wisconsin Women's Business Initiative Corporation

Milwaukee, WI

FA Award: \$953,806

Contact: Wendy Baumann – (414) 263-5450

Wisconsin Women's Business Initiative Corporation (WWBIC) is a community economic development organization established in 1987. As a certified CDFI loan fund, WWBIC provides microenterprise and small business loans, along with development services, primarily to woman- and minority-owned businesses. The organization places emphasis on providing services to low wealth and low-income individuals in urban and rural areas of Wisconsin. WWBIC will use its FY 2012 Financial Assistance award to support its lending activities and development services throughout 50 highly distressed census tracts in Milwaukee.

Wyoming

Wyoming Women's Business Center

Laramie, WY

TA Award: \$98,500

Contact: Rosemary Bratton – (307) 766-3087

Wyoming Women's Business Center (WWBC) is a non-profit organization established in 2007. WWBC offers training to new and expanding businesses that may not qualify for traditional financing in Wyoming, and specifically targets its services to certain populations, including women, low-income individuals, and people of color, including Native Americans. WWBC will use its FY 2012 Technical Assistance award to increase its capacity to serve its target market.