

**Non-substantive Change Justification Memo  
Community Development Financial Institutions Fund  
Bank Enterprise Award Program FY 2013 Application  
OMB No. 1559-0005**

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The Community Development Financial Institutions (CDFI) Fund is requesting approval of the non-substantive changes in the FY 2013 Bank Enterprise Award (BEA) Program Application materials. The Application package includes: the Application and supporting tables, instructions, and supplementary guidance. Applicants are required to complete and submit an Application so that the CDFI Fund can evaluate Applicants for BEA Program Awards. This information is collected by the CDFI Fund once per funding round.

A review by OMB to extend the PRA status of the BEA application materials was completed on April 18, 2012. Each year the BEA Program application materials are updated to reflect applicable deadlines, policy changes, or any regulation revisions; these changes are communicated to the Applicants in the FY 2013 BEA Notice of Funds Availability (NOFA).

Applicants who are certified CDFIs were informed that it must have received its certification designation from the CDFI Fund by the end of the Assessment Period (December 31, 2012 for the FY 2013 funding round) **and** maintain its status as a certified CDFI at the time BEA Program Awards are announced under the FY 2013 NOFA. This notification does not increase the burden of the Applicant. It ensures that: (i) all BEA Applicants and Awardees which are certified CDFIs are properly identified to receive priority points and (ii) aligns with the CDFI Fund's mandatory recertification guidelines for CDFIs.

Lastly, the Services Activities portion of the Application informs Applicants that it must provide a narrative on its methodology of determining amounts stated in its Application, which is consistent with prior years' BEA Program Applications. A note has been added which indicates that if external sources are referenced in this narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Low-and Moderate-Income residents for which it is claiming to have provided the Financial Services. This reference does not increase the burden of the Applicant.

Collectively, the items noted above do not result in substantive changes to the Application materials and do not increase the burden of the Applicant. Other than the aforementioned revisions, there are no changes in the information that the Applicants are required to submit and no significant changes to the collection instrument.