

CDFI Capacity Building Survey

General Information

Below are general questions that will allow grouping of similar types of CDFIs together in order to compare survey results. These questions will ultimately help us better target and tailor technical assistance and training for different types of CDFIs.

1. How would you classify your CDFI?
 - Certified CDFI (certified by the CDFI Fund)
 - Non-certified CDFI (not certified by the CDFI Fund)
 - Other (please describe) _____

2. In what year did your CDFI begin providing community development financing?
(YYYY) _____

3. What is your financial institution type?
 - Bank/Bank holding company
 - Credit Union
 - Loan Fund
 - Venture Capital Fund
 - Other (please describe) _____

4. What is the asset size of your CDFI? [Options will populate based on Q3 selection]

Loan Fund/Venture Capital	Credit Union	Bank/Bank Holding Company
<input type="radio"/> Under \$5 million	<input type="radio"/> Under \$10 million	<input type="radio"/> Under \$250 million
<input type="radio"/> \$5 million - <\$25 million	<input type="radio"/> \$10 million - <\$50 million	<input type="radio"/> \$250 million - <\$1billion
<input type="radio"/> \$25 million - <\$100 million	<input type="radio"/> \$50 million - <\$100 million	<input type="radio"/> \$1 billion - <\$10 billion
<input type="radio"/> \$100 million - <\$250 million	<input type="radio"/> \$100 million - <\$500 million	<input type="radio"/> \$10 billion - <\$100 billion
<input type="radio"/> \$250 million or more	<input type="radio"/> \$500 million or more	<input type="radio"/> \$100 billion or more

5. How would you describe the primary geographic area served by your CDFI?

- Major Urban – Metropolitan Statistical Area (MSA) with a population greater than one million
 - Minor Urban – MSA with population less than one million and greater than 50,000
 - Micropolitan – Non-Metropolitan Statistical Areas with an urbanized population cluster greater than 10,000 and less than or equal to 50,000
 - Rural – Non-Core-based Statistical Areas with a population of less than or equal to 10,000
6. Select the populations served by your CDFI. Select all that apply.
- African-American
 - Hispanic
 - Native American
 - Native Alaskan, residing in Alaska
 - Native Hawaiian, residing in Hawaii
 - Other Pacific Islander, residing in Other Pacific Islands
 - Other (please describe) _____
7. Designate the region(s) in which your CDFI operates. Select all that apply.
- New England – Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut
 - New York/New Jersey
 - Mid Atlantic – Delaware, Pennsylvania, Maryland, Virginia, West Virginia, Washington, DC
 - Southeast– Kentucky, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee
 - Midwest – Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota
 - Southwest – Louisiana, Texas, Arkansas, New Mexico, Oklahoma
 - Great Plains – Nebraska, Iowa, Missouri, Kansas
 - Rocky Mountains – Utah, Colorado, North Dakota, South Dakota, Wyoming, Montana
 - Pacific – California, Nevada, Arizona
 - Northwest – Washington, Oregon, Idaho
 - Caribbean
 - Hawaii and Alaska/Guam
8. Which of the following business lines does your CDFI offer? Select all that apply.
- Affordable Housing
 - Commercial Real Estate
 - Community Facilities
 - Consumer
 - Small Business
 - Intermediary Lending to Nonprofits and CDFIs
 - Microenterprise
 - Other (please describe) _____
9. Which of the following Development Services does your CDFI offer? Select all that apply.

- Business Technical Assistance
- Credit Counseling
- Financial Education
- Homeownership Counseling and Technical Assistance
- Real Estate Technical Assistance
- Other (please describe) _____

10. From which of the following CDFI Fund programs has your CDFI applied for and/or received funding and/or training/technical assistance? Select all that apply.

- Bank Enterprise Awards (BEA Program)
- Community Development Financial Institutions Program (CDFI Program)
- New Markets Tax Credit (NMTC Program)
- Native American CDFI Assistance Program (NACA Program)
- CDFI Bond Guarantee Program (BG Program)
- Capital Magnet Fund (CMF)
- CDFI Fund Capacity Building Initiative
- Other (please describe) _____
- None of the above

11. Of the items listed below, what are the top three (3) challenges for your CDFI? Select three (3).

- Organizational management
- Employee productivity, retention and engagement
- Marketing
- Community engagement and outreach
- Attracting investors/fundraising
- Developing partnerships
- Product diversity and/or development
- Market expansion or diversification
- Risk/portfolio management
- Financial sustainability
- General compliance/reporting
- Technology and Information Technology systems

12. What specific resources have you found to be most useful in building the capacity of your CDFI?

Select all that apply.

- In-person training
- Webinars or on-line training
- One-on-one technical assistance
- Conferences
- Chat groups
- Reports, articles, literature
- Guidebooks/handbooks

- Templates (sample documents)
- Checklists (operational processes, underwriting, regulatory, etc.)
- Excel spreadsheets or calculation tools
- Other (please describe) _____
- None of the above

13. Where have you found the most helpful capacity building resources for your CDFI? Select all that apply.

- CDFI Fund Resource Bank/Website
- Other government agencies (Federal, State, or local)
- Industry Groups
- Training and Technical Assistance providers/organizations
- Financial institutions (large banks, investment funds, etc.)
- CDFI Peers
- Foundations/non-profits
- Other (please describe) _____
- None of the above

Specific Capacity Areas

The following questions relate to three areas of focus for CDFI capacity building: CDFI fundamentals; developing and using data and evidence to support CDFI growth; and growth, innovation and partnership for CDFIs.

Section 1: CDFI Fundamentals

Topics within this category include foundational skills and capabilities needed to establish, strengthen and grow a CDFI such as CDFI certification; compliance management; financial management; portfolio and risk management; governance; leadership development; and strategic planning.

14. Does your CDFI have capacity building needs in this area?

- Significant needs
- Some needs
- Very few needs
- No needs (If Q14 = "No needs," SKIP to Section 2: Developing and Using Data and Evidence to Support CDFI Growth)

15. Of the training/technical assistance topics listed below, related to governance, leadership and strategic planning, which three (3) would your CDFI benefit from the most? Select three (3).

- Strategic direction and planning
- Organizational culture
- Leadership development
- Board management - roles, composition, operations, training, leveraging relationships

- Policies and procedures development and implementation – lending, financial management, personnel, etc.
- Outcome evaluation and measurement
- Other (please describe) _____
- Not Applicable

16. Of the training/technical assistance topics listed below, related to operational improvements and increased efficiency (e.g. risk management, personnel management, and Information Technology), which three (3) would your CDFI benefit from the most? Select three (3).

- Change management
- Personnel issues – recruitment, retention, skills development and training, performance measurement and management
- Risk assessment, risk management, and risk-based decision making
- Internal controls
- IT issues – identifying appropriate technology tools and resources, system upgrades, staff training, database creation and management, website improvement and management
- Improvements in lending processes/operational efficiency
- Financial stability – capital adequacy and liquidity, asset quality, earnings and operating liquidity
- Other (please describe) _____
- Not Applicable

17. Of the training/technical assistance topics listed below, related to CDFI certification, compliance and specific financial management processes, which three (3) would your CDFI benefit from the most? Select three (3).

- Applying for CDFI certification
- Meeting annual CDFI certification requirements
- Compliance reporting for funders
- How to maintain a positive CAMEL rating and educating regulators regarding the unique nature of CDFIs
- Underwriting
- Loan portfolio management/loan servicing
- Capitalization/fundraising
- Other (please describe) _____
- Not Applicable

18. Rank (using “drag and drop”) your CDFI’s training/technical assistance needs, related to CDFI fundamentals, in order of importance (1 = most important, 9 = least important). [Will display the selected topics from Q15, Q16, and Q17]

Section 2: Developing and Using Data and Evidence to Support CDFI Growth

Topics within this category include skills and tools for CDFIs to use data and evidence to make strategic decisions and raise funding for their CDFI such as: logic models, impact measurement, understanding levels of evidence, and program evaluation.

19. Does your CDFI have capacity building needs in this area?
- Significant needs
 - Some needs
 - Very few needs
 - No needs [If Q19 = “No needs,” SKIP to Section 3: Growth, Innovation and Partnership for CDFIs]
20. Of the training/technical assistance topics listed below, related to obtaining and presentation of meaningful data, which three (3) would your CDFI benefit from the most? Select three (3).
- Maximizing and utilizing the data you already collect
 - Generating meaningful data for investors
 - Capturing the most effective impact data
 - Product and/or market-specific data
 - The role of Geographic Information System (GIS) and mapping data for CDFIs
 - Improving data presentation
 - Other (please describe) _____
 - Not Applicable
21. Of the training/technical assistance topics listed below, related to the various uses of performance metrics, which three (3) would your CDFI benefit from the most? Select three (3).
- How to create meaningful performance metrics and measure them
 - Best practices in use of data for evidence-based decision making
 - Benchmarking/peer comparisons
 - Connection between organizational performance goals and employee performance goals
 - Management improvements based on performance metrics
 - Using logic models in strategic decision making
 - Other (please describe) _____
 - Not Applicable
22. Rank (using “drag and drop”) your CDFI’s training and technical assistance needs, related to developing and using data and evidence, in order of importance (1 = most important, 9 = least important). [Will display the selected topics from Q20 and Q21]

Section 3: Growth, Innovation and Partnership for CDFIs

Topics within this category include the fundamentals of growth and innovation for CDFIs such as: growing your target market; entering new market sectors; creating new products and services; using technology to advance growth and/or increase efficiency; best practices for collaboration; and examining successful partnership models and regional approaches for growth.

23. Does your CDFI have capacity building needs in this area?
- Significant needs
 - Some needs
 - Very few needs
 - No needs (If Q23=No needs, SKIP to “Summary Questions” Section.)
24. Of the training/technical assistance topics related to growth, which three (3) would your CDFI benefit from the most? Select three (3).
- Expanding into new market sectors
 - Expanding product/services offerings
 - Expanding into new geographies, particularly harder to serve locations
 - Serving new populations
 - Capital stacking/access to capital
 - Co-investments/off-balance sheet funds
 - Fee income generation and other income streams
 - Loss in debt capital recovery/alternative funding sources
 - Asset diversification/new avenues in equity generation
 - Other (please describe) _____
 - Not Applicable
25. [If Q24 “Expanding into market sectors” = SELECTED] Of the sectors and products/services below, which are of the most interest to your CDFI? Select all that apply.
- Healthy food financing
 - Charter school financing
 - Affordable housing financing
 - Community Health Center financing
 - Small business
 - Disability
 - Disaster Recovery/Resilience
 - Other (please describe) _____
26. [If Q25 “Disability ” = SELECTED] Please describe your CDFI’s capacity challenges and training and technical assistance needs related to serving individuals with disabilities. [text field will be provided]
27. Of the training/technical assistance topics related to innovation, which three (3) would your CDFI benefit from the most? Select three (3).
- Approach and systems innovation (vs. program and product innovation)
 - Learning and applying best practices for innovation from other organizations
 - Shifting from a “compliance-focused” to “learning-focused” culture/re-thinking your CDFI role
 - Identifying, learning, and implementing new technologies
 - Maintaining “high touch” service while utilizing technology innovations

- Other (please describe) _____
- Not Applicable

28. Of the training/technical assistance topics listed below, related to partnerships, outsourcing, networks, and similar approaches, which three (3) would your CDFI benefit from the most?

Select three (3).

- Increasing efficiency through standardization
- Outsourcing and shared services
- Referral networks
- Maximizing use of partnerships with local non-profits, government, developers and non-financial organizations
- Partnerships with other CDFIs
- Regional collaboration approaches, partnerships, and/or mergers
- Other (please describe) _____
- Not Applicable

29. How would you rank in order of importance (1 = most important, 9 = least important) the top growth and innovation concerns of your CDFI? [Will display the 3 selected topics from Q24, Q27, and Q28]

Summary Questions

You're almost done! Below are a few final questions regarding defining success, obstacles to capacity building, and training and technical assistance delivery preferences.

30. Of the modes for delivering training/technical assistance listed below, which two (2) would your CDFI find most useful for future capacity building engagements?

- Electronic Communications – webpage, social media, listserv, eNews
- Written Resources – guidebooks, fact sheets, toolkit, job aides
- Audio/Visual – podcast or video
- HelpDesk – FAQs, Ask a Question, Live Chat
- In Person – classroom training, conferences, clinics, individual TA (on-site or remote)
- Virtual – webinar (live or pre-recorded), community of practice, self-paced, web-based, instructor led on-line
- Peer-to-peer/mentorships
- Other (please describe) _____

31. What are your CDFI's top three (3) obstacles to growth? [3 text fields will be provided]

32. How would your CDFI define success in terms of achievement of your capacity-related goals? Pick your top three (3) definitions of success.

- Larger loan portfolio – either asset value or number of loans
- More diverse portfolio in terms of product or customer types
- Additional geographic breadth or depth
- Inclusion of harder to serve communities/underserved borrowers

- Increased partnerships with investors
- Lower delinquency and/or default rates
- Greater financial self-sufficiency (less reliance on government and other grant funding)
- Lower staff turnover
- Improved compliance with funder requirements
- Fewer audit findings
- Other (please describe) _____

33. Are there additional training/technical assistance needs or topics of interest that weren't addressed above, such as emerging social, economic, or technology-related trends and/or issues that require new capacity building efforts for CDFIs? Please list the topics below. [text field will be provided]

34. Would you be willing to speak directly with Econometrica or participate in a CDFI focus group regarding your capacity building needs?

- Yes
- No

35. [If Q34 = Yes] Thank you for your willingness to talk with us should there be any follow-up questions. Please provide your name and email address.

First Name: _____
 Last Name: _____
 Email Address: _____

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