

FY 2020 CDFI Program & NACA Program - Financial Assistance Application

Revised Encompassing Public Comments under the Paperwork Reduction Act

August 16, 2019

CDFI FUND

U.S. Department of the Treasury

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# INTRODUCTION

This document contains the application questions for the Base Financial Assistance (Base-FA) Application which includes questions related to Healthy Food Financing Initiative - Financial Assistance (HFFI-FA), Persistent Poverty Counties - Financial Assistance (PPC-FA), and Disability Funds - Financial Assistance (DF-FA).

# FINANCIAL ASSISTANCE (FA) APPLICATION

This section contains the questions and inputs that are required in the Base Financial Assistance (Base-FA) Application.

# BASE-FA APPLICATION OVERVIEW

There are 15 main narrative questions in the FY 2020 FA Application, organized into seven main sections:

1. Executive Summary (Questions 1-3)
2. Business Strategy (Questions 4-8)
3. Products and Services Impacts(Question 9)
4. Market and Competitive Analysis (Question 10)
5. Management and Track Record (Question 11)
6. Financial Position (Questions 12)
7. Growth and Projections (Questions 13-15)

In addition to the narrative questions, there are 25 Compliance questions and a varying number of Financial Data Inputs that are required based on Applicant type. These questions and data points are detailed in the CDFI and NACA Shared FA and TA Appendices document.

## Executive Summary (Questions 1-3)

*Your responses to questions in the Executive Summary are intended to help the CDFI Fund better understand your CDFI. Although the Executive Summary will not be scored by external reviewers, information provided in the Executive Summary will be referenced during the Business Plan Review and Policy Objective Review.*

1. Provide the board-approved mission statement of your CDFI.
   * **Narrative Response:** 500 character limit
   * **AMIS data entry responses:** Narrative only

**Note on Question 2:** The CDFI Fund will be changing Narrative Question 2 from a one-part question in FY 2020 to a two-part question in FY 2021 and FY 2022. The data tables will remain the same for all three years.

*Question 2 (FY 2020 – one part question):*

1. Expand upon the demographic information you provided in the Beneficiary Snapshot and Portfolio Statistics regarding the population your CDFI serves, to illustrate the extent of economic distress in these communities. Indicators of economic distress include: Median Family Income, Unemployment Rate, Poverty Rate, Systemic Poverty, and percentage of Other Targeted Populations. 
   * **Narrative Response:** 3,250 characters
   * **AMIS data entry responses:** Narrative and data fields below

*Question 2 (FY 2021 and FY 2022 – two part question):*

2a. Expand upon the demographic information you provided in the Beneficiary Snapshot and Portfolio Statistics regarding the population your CDFI serves, to illustrate the extent of economic distress in these communities.

* + **Narrative Response:** 2,000 characters
  + **AMIS data entry responses:** Narrative and data fields below

*Question 2b (FY 2021 and FY 2022):*

2b. An Economic Distress Indicator (EDI) score is calculated for each census tract in the United States and ranges between 1 and 5 (insert link to methodology document), where a score of 1 indicates the most economic distress and a score of 5 indicates the least amount of economic distress.

Each Applicant has a composite EDI score calculated based on the dollar-weighted distress score of the census tract location of the institution’s transactions. Reference the composite EDI score listed in AMIS for your organization, then discuss whether you find that this level of economic distress accurately reflects your clients’ and beneficiaries’ economic distress levels. Indicators of distress include: Median Family Income, Unemployment Rate, Poverty Rate, Systemic Poverty, and percentage of Other Targeted Populations.

* + **Narrative Response:** 1,250 characters
  + **AMIS data entry responses:** Narrative only

**Applicants will complete the following tables in AMIS:**

|  |  |  |
| --- | --- | --- |
| **Table 1: Clients and Beneficiaries** | | |
| **Beneficiary & Client Data Most Recent Fiscal Year Completed** | | |
| **Aggregate Activity** | **Total Beneficiaries**  **#** | **Total Clients**  **#** |
| Financial Products |  |  |
| Financial Services |  |  |
| Development Services |  |  |
| **TOTAL** | 0 | 0 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table 2: Beneficiaries’ Race and Ethnicity Characteristics** | | | | | | |
| **Total Beneficiaries**: Race/Ethnicity Characteristics of Total Beneficiaries | | | | | | |
| African-American # | Hispanic # | Native American # | Native Hawaiian # | Other Pacific Islander # | Native Alaskan # | Other # |
|  |  |  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table 3: Beneficiaries’ Income Characteristics** | | | | |
| **Total Beneficiaries**: Income Characteristics of Total Beneficiaries | | | | |
| Above Moderate Income # | Moderate Income # | Low Income # | Very Low Income # | Extremely Low Income # |
|
| Enter the number of beneficiaries served with an income above 120% of Area Median Income (AMI) | Enter the number of beneficiaries served with an income above 80% up to and including 120% of AMI. | Enter the number of beneficiaries served with an income above 50% up to and including 80% of AMI. | Enter the number of beneficiaries served with an income above 30% up to and including 50% of AMI. | Enter the number of beneficiaries served with an income up to and including 30% of AMI. |
|  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table 4: Beneficiaries’ Gender and Other Characteristics** | | | | | | | | |
| **Total Beneficiaries:** Gender and Other Characteristics of Total Beneficiaries | | | | | | | | |
| Female Headed Households Served | | Female Headed Businesses Served | | Individuals with Disabilities Served | | | Other Characteristics | |
|
| # | | # | | # | | | #/Description | |
|  | |  | |  | | |  | |
|  | |  | |  | | |  | |
| **Table 5: Application Geographic Areas** | | | | | | | | |
| Enter all that apply | | | | | | | | |
|
| State | $ Amount of Total Portfolio/ Equity Outstanding in State | | State | | $ Amount of Total Portfolio/ Equity Outstanding in State | State | | $ Amount of Total Portfolio/ Equity Outstanding in State |
| Alabama |  | | Louisiana | |  | Oklahoma | |  |
| Alaska |  | | Maine | |  | Oregon | |  |
| American Samoa |  | | Maryland | |  | Pennsylvania | |  |
| Arizona |  | | Massachusetts | |  | Puerto Rico | |  |
| Arkansas |  | | Michigan | |  | Rhode Island | |  |
| California |  | | Minnesota | |  | South Carolina | |  |
| Colorado |  | | Mississippi | |  | South Dakota | |  |
| Connecticut |  | | Missouri | |  | Tennessee | |  |
| Delaware |  | | Montana | |  | Texas | |  |
| Florida |  | | Nebraska | |  | U.S. Virgin Islands | |  |
| Georgia |  | | Nevada | |  | Utah | |  |
| Guam |  | | New Hampshire | |  | Vermont | |  |
| Hawaii |  | | New Jersey | |  | Virginia | |  |
| Idaho |  | | New Mexico | |  | Washington | |  |
| Illinois |  | | New York | |  | Washington, D.C. | |  |
| Indiana |  | | North Carolina | |  | West Virginia | |  |
| Iowa |  | | North Dakota | |  | Wisconsin | |  |
| Kansas |  | | Northern Mariana Islands | |  | Wyoming | |  |
| Kentucky |  | | Ohio | |  |  | |  |

**The following table will be auto-calculated information in AMIS based on weighted average of portfolio by State level data provided in Table 5:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Table 6: Portfolio Statistics** | | | |
| **Poverty** | Poverty Rate  % | National Poverty Rate (20xx)  % | Portfolio Poverty: National Poverty |
| **Income** | Median Income $ | National Median Family Income (20xx)  $ | Portfolio Income as Percent of National Income |
| **Unemployment** | Unemployment rate  % | National Unemployment Rate (December (20xx)  % | Portfolio Unemployment: National Unemployment |

**NACA Program Applicants will complete the following table in AMIS:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Table 7: NACA Award Request** | | | |
| **Award Request: Eligible FA Uses in Native Areas/ to Native Populations** | | | |
| By Dollar Amount | | By Number of Eligible Activities | |
| Total $ | % | Total # | % |
|  |  |  |  |

1. Provide quantitative data about the types of interventions needed to address and improve the levels of economic distress of the communities your CDFI serves, using the information in the Beneficiary Snapshot, Portfolio Statistics, Narrative Question 2, and supplemental statistical data.
   * **Narrative Response:** 3,250 character limit
   * **AMIS data entry responses:** Narrative only

## Business Strategy (4-8)

The responses to the narrative questions in the Business Strategy section will help the CDFI Fund assess whether the Applicant’s comprehensive business plan is sound and achievable. Your responses to the following questions are also intended to help the CDFI Fund better understand how your CDFI will use a Base-FA award to accomplish your selected FA Objective(s) and your CDFI’s strategic goals.

1. Broadly, how will your CDFI use a Base-FA award to achieve one or more Financial Assistance (FA) Objectives? Please note that selecting multiple FA Objectives will not make your Application more competitive.
   * **Narrative Response:** 3,250 character limit
   * **AMIS data entry responses:** Narrative and data fields below as appropriate

**Applicants will select one of the following table in AMIS:**

|  |  |
| --- | --- |
| **Table 8: Financial Assistance Objectives** | |
| **Financial Assistance (FA) Objectives** | |
| **(Select all that apply)** | |
| NOTE: These tables will be evaluated as part of the Business Plan Review. As such, applicants are encouraged to select those eligible uses that they intend to pursue and those that are clearly related to their strategic plans. | |
| Applications will NOT be advantaged by selecting more than one FA Objective. All FA Objectives and projections will be evaluated in context of the business plan and other financial and portfolio information. | |
| FA Objective 1-1: Increase Volume of Financial Products | Please Select |
| FA Objective 1-2: Increase Volume of Financial Services | Please Select |
| FA Objective 1-3: New Geographic Area(s) | Please Select |
| FA Objective 1-4: New Financial Product(s) | Please Select |
| FA Objective 1-5: New Financial Service(s) | Please Select |
| FA Objective 1-6: New Development Service(s) | Please Select |
| FA Objective 1-7: Serve New Targeted Population(s) | Please Select |

FA Objectives will be evaluated as part of the Business Plan Review and the Policy Objective Review for FA applicants. If your CDFI receives an Award, the FA Objective(s) you select will be included in your CDFI’s Assistance Agreement as specific Performance Goals and Measures (PG&Ms). Your CDFI will be expected to report on progress against specific goals for each FA Objective selected, based on information provided in this Application.

There are seven (7) FA Objectives that result in a total of seven (7) potential Performance Goals and Measures for the FA Objectives.

**4a)** If you selected the FA Objective 1-3: New Geographic Area(s), you must provide a response to this narrative question: Identify and provide information about the New Geographic Area(s) you will be serving over the three-year award Period of Performance. Acceptable identification formats include state, U.S. territory, or county location.

* **Narrative Response:** 6,000 character limit
* **AMIS data entry responses:** Narrative and data fields below

**Applicants will complete the following table in AMIS:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Table 9: FA Objective 1-3: Expand into a New Geographic Area(s)** | | | |
| **FA Objective 1-3:**  You selected this FA Objective above, please complete the following: | | | |
| **Expand Operations into a New Geographic Area or Areas** | | | |
| \*A new geographic area is an area that accounts for 5% or less of your CDFI's total portfolio outstanding averaged over 3 most recently completed historic Fiscal Years. | | | |
| State | County (if applicable) | $ Average Activity to Date in this Area | Projected Activity to this Area |
|
|  |  |  |  |
|  |  |  |  |
| **Total** | | | **$ -** |

**4b)** If you selected the FA Objective 1-7: Serve New Targeted Population(s), you must provide a response to this narrative question: Provide information about the New Targeted Population(s) you intend to serve within the three-year Period of Performance.

* + **Narrative Response:** 6,000 character limit
  + **AMIS data entry responses:** Narrative and data fields below

**Applicants will complete the following table in AMIS:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Table 10: FA Objective 1-7-Serve A New Targeted Population(s)** | | | |
| **FA Objective 1-7:**  You selected this FA Objective above, please complete the following: | | | |
| **Serve a new Targeted Population or Populations** | | | |
| **Other Targeted Population** (select all that apply) | | $ Projected Activity to this Population | % of Total Projected Activities |
|
|
| African American | YES/NO |  |  |
| Hispanic | YES/NO |  |  |
| Native American | YES/NO |  |  |
| Native Hawaiian | YES/NO |  |  |
| Other Pacific Islander | YES/NO |  |  |
| Native Alaskan | YES/NO |  |  |
| Other Low Income Targeted Population | YES/NO |  |  |

**4c)** If you selected FA Objective 1-4: New Financial Product(s), FA Objective 1-5: New Financial Service(s), and/or FA Objective 1-6: New Development Service(s), you must provide a response to this narrative question: Provide information about the new product(s) or service(s) you will be providing.

* + **Narrative Response:** 6,000 character limit
  + **AMIS data entry responses:** Narrative and data fields below as appropriate

**Applicants will complete the following table in AMIS:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table 11: FA Objective 1-4: New Financial Product(s)** | | | | | |
| **FA Objective 1-4:**  **You selected this FA Objective above, please complete the following:** | | | | | |
| **New Financial Product(s)** | | | | | |
| \*Must be 5% or less of existing portfolio for most recently completed historic fiscal year to be considered a new financial product | | | | | |
| **Line of Business Category** | Product Name | Product Description | Product Sub-category | $ Product Activity to Date | $ Projected Over Three Year Award Period |
| Affordable Housing |  |  |  |  |  |
| Commercial Real Estate |  |  |  |  |  |
| Community Facilities |  |  |  |  |  |
| Consumer Financial Products |  |  |  |  |  |
| Intermediary Lending to Non-Profits and CDFIs |  |  |  |  |  |
| Microenterprise |  |  |  |  |  |
| Small Business |  |  |  |  |  |
| Other (Please describe) |  |  |  |  |  |
| Please Select |  |  |  |  |  |
| Total | | | | | $ |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table 12: FA Objective 1-5- New Financial Service(s)** | | | | | |
| **FA Objective 1-5:**  **You selected this FA Objective above, please complete the following:** | | | | | |
| **New Financial Service(s)** | | | | | |
| \*Must be 5% or less of existing portfolio for mostly completed historic recent fiscal year to be considered a new financial service | | | | | |
| **Line of Business Category** | Service Name | Service Description | # Service Activity to Date | Service Sub-category | # Projected Activity |
| Consumer Financial Services |  |  |  |  |  |
| Commercial Financial Services |  |  |  |  |  |
| Other (Please describe) |  |  |  |  |  |
|  | Total | | | | 0 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table 13: Objective 1-6- New Development Service(s)** | | | | |
| **FA Objective 1-6:**  **You selected this FA Objective above, please complete the following:** | | | | |
| **New Development Service(s)** | | | | |
| \*Must be 5% or less of clients the applicant serves through its Development Services for most recently completed historic fiscal year. | | | | |
| **Development Service Category** | Service Name | Service Description | # Clients Served to Date | # Projected Clients to be Served |
| Business Technical Assistance |  |  |  |  |
| Credit Counseling |  |  |  |  |
| Financial Education |  |  |  |  |
| Homeownership Counseling and Technical Assistance |  |  |  |  |
| Real Estate Technical Assistance |  |  |  |  |
| Other (Please describe) |  |  |  |  |
|  | Total | | | 0 |

**4d)** If you selected FA Objective 1-1: Increase Volume of Financial Products and/or FA Objective 1-2: Increase Volume of Financial Services, you must provide a response to this narrative question: Discuss the planned increases.

* **Narrative Response:** 6,000 character limit
  + - **AMIS data entry responses:** Narrative only. Tables below auto-populated.

**The following table will be auto-calculated from inputs in AMIS:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table 14: FA Objective 1-1: Increase Volume of Financial Products** | | | | | |
| **FA Objective 1-1:**  You selected this FA Objective but the following fields are pre-populated for you from the Financial-Activities Input Sheet Tab | | | | | |
| **Increase Volume of Financial Products** | | | | | |
| **Projected Financial Products** | | | | | |
|  | **Total Three Historic Years** | **2020** | **2021** | **2022** | **Total Three Year Projection** |
|
| **Total Financial Products Closed** | **$** | **$** | **$** | **$** | **$** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table 15: FA Objective 1-2: Increase Volume of Financial Services** | | | | | |
| **FA Objective 1-2:**  You selected this FA Objective but the following fields are pre-populated for you from the Financial-Activities Input Sheet Tab | | | | | |
| **Increase the Volume of Current Financial Services** | | | | | |
| **Projected Financial Services** | | | | | |
|  | **Total Three Historic Years** | **2018** | **2019** | **2020** | **Total Three Year Projection** |
|
| **Total Financial Services Provided** | **#** | **#** | **#** | **#** | **#** |

1. Discuss your CDFI’s strategic goals for the next five years.

* **Narrative Response:** 5,000 character limit
* **AMIS data entry responses:** Narrative only

1. Previous award recipients must provide an explanation of how a new award differs from past requests.

* **Narrative Response:** 3,250 character limit
  + **AMIS data entry responses:** Narrative only

1. Identify and discuss any risks that may inhibit your CDFI from achieving its FA Objectives and strategic goals for the next five years. Discuss how your CDFI will mitigate these risks.

* **Narrative Response:** 5,000 character limit
  + **AMIS data entry responses:** Narrative only

**8a)** Discuss your CDFI’s community coordination strategy including how you participate in neighborhood, local, state, regional, and/or federal community economic development plans and initiatives that impact the communities you serve.

* **Narrative Response:** 2,000 character limit
  + - **AMIS data entry responses:** Narrative only

**8b)** Describe any formal or informal partnerships your CDFI has established or plans to establish for the purposes of i) accomplishing your strategic goals, ii) furthering your support of the needs of your approved Target Market(s) and other Eligible Markets your CDFI serves, and/or iii) developing your products and services.

* **Narrative Response:** 2,000 character limit
  + - **AMIS data entry responses:** Narrative only

## Products and Services Impacts (Question 9)

*Your response to the following question is intended to help the CDFI Fund better understand how product and service offerings are designed to achieve impacts in the communities you serve.*

1. Identify how your organization’s Financial Products and Financial Services create short-term and long-term positive outcomes and create economic opportunities in the community or communities you serve. These outcomes should be evidence-based and factual.

* **Narrative Response:** 6,000 character limit
  + **AMIS data entry responses:** Narrative only

## Market and Competitive Analysis (Question 10)

*Your response to the following question is intended to help the CDFI Fund better understand your CDFI’s awareness of, and positioning within, its markets, as well as determine whether these markets support growth in the future, and whether or not your CDFI is coordinating with other entities.*

1. Describe any trends you are witnessing and/or primary competitors who are emerging in the market(s) you serve as they relate to the purpose of your Base-FA request. Please discuss any data sources and analysis that inform your assessment.

* **Narrative Response:** 2,000 character limit
* **AMIS data entry response:** Narrative only

## Management and Track Record (Question 11)

*Your response to the following question is intended to help the CDFI Fund better understand your CDFI’s management and staffing to determine the relative likelihood and viability of executing your FA Objectives and strategic goals.*

1. Will any changes to your policies and procedures be needed in order to achieve your strategic goal)? If so, please describe and include timeframe for updating these policies. Regulated institutions should select N/A.

* **Narrative Response:** 2,000 character limit
* **AMIS data entry responses:** Yes, No, N/A Dropdown. Data fields below as appropriate.

**Applicants will complete the following tables in AMIS:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table 16: Key Staff** | | | | |
| Name | Title | Years of Relevant Experience | Years with Applicant | Role in implementing your strategic goals |
|
| ***Applicants can provide information on up to 10 Key Staff members*** |  |  |  | *[Provide a brief (700 character paragraph) description of this individual’s capacity, skills, and experience.]* |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table 17: Board Members** | | | | |
| Name | Title | Years of Relevant Experience | Years on Board | Accountability to the target market(s) |
|
| ***Applicants can provide information on up to 7 board members.*** |  |  |  | *[Provide a brief (700 character paragraph) description of this individual’s capacity, skills, and experience.]* |
|  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Table 18: Committees** | | | |
| Name | Number of Board Members | Number of Key Staff Members | How does this committee relate to the performance of the CDFI |
| ***Applicants can provide up to 5 committees*** |  |  | *[Provide a brief (700 character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.]* |
|  |  |  |  |

## Financial Position (Question 12)

*Your response to the following question is intended to help the CDFI Fund better understand your CDFI’s financial health and soundness. Note: In general this information is used in Step 2: Financial Analysis and Step 4: Policy Objective and Due Diligence Review as part of the CDFI Fund’s due diligence review, and may be reviewed as part of Step 3: Business Plan Review to assess if the Applicant has strong financial policies and procedures to ensure that there are appropriate financial controls in place.*

1. Describe how you view your current financial position and explain any large fluctuations or trends.

* **Narrative Response:** 4,000 character limit
  + **AMIS data entry responses**: Appendix – Application Financial Data Inputs (by Institution Type)

## Growth and Projections (Questions 13-15)

*Your responses to the following questions are intended to help the CDFI Fund better understand the feasibility of your CDFI’s FA Objectives and the intended deployment of a Base-FA award.*

1. Describe the extent to which the requested Base-FA award will build, increase, augment, or improve your organization’s ability to achieve the identified strategic goals. Previous Base-FA award Recipients should explain how another award will quantifiably increase or augment the organization’s ability to achieve the identified strategic goals.

* **Narrative Response:** 2,000 character limit
  + **AMIS data entry responses:** Narrative only

1. Describe how your current staff will be expected to reach increased production goals either for new products, more products, or larger service areas. If you plan to create new positions or hire additional staff in your organization to help execute your strategic plan, describe how new staffing needs will be met.

* **Narrative** Response**:** 2,000 character limit
  + **AMIS data entry responses:** Narrative only

1. Explain the rationale behind the projected figures included in your Balance Sheet and Income Statement Projected Financial Data Inputs(Assets, Liabilities, Equity, Income, Expenses)**.**

* **Narrative Response:** 4,000 character limit
* **AMIS data entry responses:** Appendix – Application Financial Data Inputs (by Institution Type)

# OPTIONAL QUESTIONS: SUPPLEMENTAL APPLICATION QUESTIONS

The questions below are optional and will be used in consideration of additional Financial Assistance Funds under the specific programs.

## Healthy Food Financing Initiative Financial Assistance (HFFI-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under HFFI-FA.*

### HFFI-FA Target Market Profile (Question 1)

1. Quantify the extent to which the Applicant’s activities will provide healthy food-related goods and services in communities that:
2. lack access to healthy food options (e.g. food deserts);
3. indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
4. suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
5. have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or
6. demonstrate other indications of need for healthy food finance interventions.

* **Narrative Response:** 6,000 character limit
* **AMIS data entry responses:** Narrative only

### 

### Healthy Food Financial Products (Questions 2 and 3)

1. Describe the Applicant’s proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.

* **Narrative Response:** 4,000 character limit
* **AMIS data entry responses:** Narrative only

1. Explain how the Applicant’s proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant’s customers.

* **Narrative Response:** 2,000 character limit
* **AMIS data entry responses:** Narrative only

### Healthy Food Financing Development Services (Question 4)

1. Describe the proposed and/or current Development Services (e.g., training, technical assistance) offered in conjunction with the Applicant’s healthy food Financial Products. Include a discussion of the format of the instruction (e.g. one-on-one sessions, group training, on-line counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered.

* **Narrative Response:** 2,000 character limit
* **AMIS data entry responses:** Narrative only

### Projected HFFI-FA Activities (Question 5)

1. Provide and discuss the Applicant’s current pipeline of HFFI-FA projects.

* **Narrative Response:** 1,000 character limit
* **AMIS data entry responses:** HFFI Pipeline Table

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Table 19: Sample HFFI-FA Pipeline Table | | | | | | | |
| Project Name | **Brief Project Description** | **Total Development Cost** | **Total HFFI-FA Loan Amount** | **Retail** | **Target Market** | **Food Desert** | **Project Status** |
| XYZ Project | Supermarket in Akron, OH | $10,000,000 | $5,000,000 | YES | YES | YES | Underwriting |
| ABC Project | Food prep space in a larger development | $15,000,000 | $10,000,000 | NO | YES | YES | Inquiry |
| Total |  | $25,000,000 | $15,000,000 |  |  |  |  |

### 

### HFFI-FA Track Record (Question 6)

**Question Text:**

1. Discuss the Applicant’s healthy food lending track record. Provide specific examples of prior healthy food projects that the Applicant has financed in its approved Target Market.

* **Narrative Response:** 1,000 character limit
* **AMIS data entry responses:** HFFI Track Record Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 20: Healthy Food Financing Track Record Table | | | | |
| Healthy Food Projects Financed | **Historic Year 3** | **Historic Year 2** | **Historic Year 1** | **Current Year** |
| (a) Dollar Amount RETAIL Healthy Food Projects Financed |  |  |  |  |
| (b) Dollar Amount NON-RETAIL Healthy Food Projects Financed |  |  |  |  |
| (c) TOTAL Dollar Amount of Healthy Food Projects Financed  (Note: a + b = c) |  |  |  |  |
| (d) TOTAL Dollar Amount of RETAIL Healthy Food Projects Financed in Food Deserts (subset of a) |  |  |  |  |
| (e) TOTAL Dollar Amount of RETAIL and NON-RETAIL Healthy Food Projects Financed in approved Target Market (subset of c) |  |  |  |  |

### Management Capacity for Providing Healthy Food Financing (Question 7)

1. Describe the staff that will play key roles in the implementation of the Applicant’s HFFI-FA strategy. The Applicant can include up to seven (7) key staff members.

|  |  |  |
| --- | --- | --- |
| Table 21: Sample Key Staff Table | | |
| Key Staff Name and Title | **Responsibility for HFFI-FA implementation** | **Qualifications** |
| e.g. Joe Smith, Loan Officer | Underwrite HFFI-FA transactions | 5 years as Loan Officer with ABC CDFI underwriting super market loans |
| e.g. VACANT, Business Development Officer | Generate new business, including HFFI-FA transactions | Ideal candidate will have at least 5 years of experience in business development role |

## Persistent Poverty Counties Financial Assistance (PPC-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding for under PPC-FA.*

1. If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI’s strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.

* **Narrative Response:** 3,500 character limit
* **AMIS data entry response:** Appendix – Application Financial Data Inputs (by Institution Type)

## Disability Funds Financial Assistance (DF-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under DF-FA.*

1. Describe the needs and challenges of individuals with disabilities[[1]](#footnote-2) within the communities you serve, such as, but not limited to, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.
   * **Narrative Response:** 3,500 character limit
   * **AMIS data entry responses:** Narrative only
2. Discuss your strategy for meeting the needs and challenges identified in Question 1 through your financial products, financial services, and development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.
   * **Narrative Response:** 3,500 character limit
   * **AMIS data entry responses:** Narrative only
3. Describe how you will use the requested DF-FA award to increase and/or expand your financial products, financial services, and/or development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities to address challenges, such as, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.
   * **Narrative Response:** 3,500 character limit
   * **AMIS data entry responses:** Narrative and data fields below as appropriate

**Applicants will complete the following tables in AMIS:**

| Table 22: Disability Financial Products Historical Activities | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Financial Product  Name | **Financial Product Description**  **(100 Characters)** | **Historic Fiscal Year 1** | | **Historic Fiscal Year 2** | | **Historic Fiscal Year 3** | |
| **$ of Loans Closed to benefit Individuals with Disabilities** | **# of Individuals with Disabilities Served** | **$ of Loans Closed to benefit Individuals with Disabilities** | **# of Individuals with Disabilities Served** | **$ of Loans Closed to benefit Individuals with Disabilities** | **# of Individuals with Disabilities Served** |
| Total $ of all loans closed to benefit individuals with disabilities: |  |  |  |  |  |  |  |
| Total $ of all loans closed (must match On-Balance Sheet Loans Closed $): |  |  |  |  |  |  |  |

| **Table 23: Disability Financial Services Historical Activities** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Financial Services Name** | **Financial Services Description (100 characters)** | **Historic Fiscal Year 1** | | **Historic Fiscal Year 2** | | **Historic Fiscal Year 3** | |
| **# of Financial Services Provided** | **# of Individuals with Disabilities Served** | **# of Financial Services Provided** | **# of Individuals with Disabilities Served** | **# of Financial Services Provided** | **# of Individuals with Disabilities Served** |
| **Total # of all Financial Services provided to benefit individuals with disabilities:** |  |  |  |  |  |  |  |
| **Total # of all Financial Services provided:** |  |  |  |  |  |  |  |

| **Table 30: Disability Development Services Historical Activities** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Development Services Name** | **Development Services Description (100 characters)** | **Historic Fiscal Year 1** | | **Historic Fiscal Year 2** | | **Historic Fiscal Year 3** | |
| **# of Dev. Services Provided** | **# of Individuals with Disabilities Served** | **# of Dev. Services Provided** | **# of Individuals with Disabilities Served** | **# of Dev. Services Provided** | **# of Individuals with Disabilities Served** |
| **Total # of all Development Services provided to benefit individuals with disabilities:** |  |  |  |  |  |  |  |
| **Total # of all Development Services provided:** |  |  |  |  |  |  |  |

1. Describe any formal or informal partnerships you have established or plan to establish for the purposes of: i) accessing and/or referring customers; ii) developing new products and/or services; and/or iii) providing products and/or services to further your support of individuals with disabilities.
   * **Narrative Response:** 2,500 character limit
   * **AMIS data entry responses:** Narrative only

# APPENDICES (Placeholder for FA/TA appendices cleared separately)

Placeholder for shared FA and TA common appendices. All shared FA and TA common appendices will be cleared together in a separate document to ease the internal clearance and approval process, ensuring that a reviewer only need to review a shared Appendix once.

**Shared FA and TA common appendices include:**

## Appendix A: AAT Compliance Risk Evaluation Questions

## Appendix B: Application Financial Data Inputs Overview

## Appendix B(i): Application Financial Data Inputs: Unregulated Applicants

## Appendix B(ii): Application Financial Data Inputs: Credit Union Applicants

## Appendix B(iii): Application Financial Data Inputs: Bank and Bank Holding Company Applicants

1. For the purposes of DF- FA, a person with a Disability is: a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment, as defined by the American Disabilities Act (ADA) at https://www.ada.gov/cguide.htm. [↑](#footnote-ref-2)