



FY 2020 CDFI PROGRAM & NACA PROGRAM - FINANCIAL ASSISTANCE APPLICATION

Revised Encompassing Public Comments under the Paperwork Reduction Act

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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:

- I. Executive Summary (Questions 1-3)
- II. Business Strategy (Questions 4-8)
- III. Products and Services Impacts (Question 9)
- IV. Market and Competitive Analysis (Question 10)
- V. Management and Track Record (Question 11)
- VI. Financial Position (Questions 12)
- VII. 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):

2. 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
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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 #	%

3. 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.

4. 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	#	#	#	#	#

5. Discuss your CDFI’s strategic goals for the next five years.
 - **Narrative Response:** 5,000 character limit
 - **AMIS data entry responses:** Narrative only

6. 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

7. 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.

9. 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.

10. 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.

11. 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
<i>Applicants can provide information on up to 10 Key Staff members</i>				<i>[Provide a brief (700 character paragraph) description of this individual's capacity, skills, and experience.]</i>

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

Table 18: Committees			
Name	Number of Board Members	Number of Key Staff Members	How does this committee relate to the performance of the CDFI
<i>Applicants can</i>			<i>[Provide a brief (700</i>

<i>provide up to 5 committees</i>			<i>character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.]</i>

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.

12. 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.

13. 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

14. 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

- 15.** 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:
 - (i) lack access to healthy food options (e.g. food deserts);
 - (ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
 - (iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
 - (iv) 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
 - (v) 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)

2. 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
3. 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)

4. 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)

5. 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:

6. 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)

7. 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 disabilities¹ 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

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>.

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:							

Table 23: Disability Financial Services Historical Activities

Total # of all Financial Services provided:							
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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:							

4. 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