



Community Development Financial Institutions Fund

*CDFI/NACA/RRP
Transaction Level Report (TLR)
Data Point Collections*

July 2023

Contents

CDFI/NACA/RRP TLR - Data Points.....	3
CDFI/NACA/RRP Address TLR Object – Data Points.....	37
Consumer Loans/Investments TLR Object - Data Points.....	41
Loan Purchase TLR Object - Data Points.....	53
Financial Services TLR Object - Data Points.....	63

CDFI/NACA/RRP TLR - Data Points

What should be on your CDFI/NACA/RRP TLR:

- Only **CDFI/NACA/RRP Financial Assistance (FA)** award recipients are required to file a CDFI TLR report.
- **Only one CDFI/NACA/RRP TLR report is required per fiscal year regardless of the number of FA awards received.**
- Include **ALL NEW** loans and investments originated during the reporting period, **NOT** just loans and investments associated with a FA award
- For entities that pass-through FA awards to their affiliates, only the affiliates are required to report the affiliates' lending activities within the affiliates' AMIS accounts. For example, if a Bank Holding Company receives a FA award and passes it through to its affiliate to utilize the award, only the affiliate is required to report on its own lending activities within its own account in AMIS.
- Reported loans and investments have to be arm's-length transactions.
- Exclude loan purchases
- Exclude any New Markets Tax Credit (NMTC) activity that was funded by Qualified Equity Investments (QEIs)
- Exclude any Capital Magnet Fund (CMF) activity that was funded by CMF awards
- For loan participations, report **ONLY** your portion of the loan participation.
- **Credit Unions and Banks** will need to report **Consumer Loans** originated during the reporting period in the separate **Consumer Loans/Investments Originated table**.
- Know your **Organization's reporting period** because only loans/investments originated during the reporting period are accepted. Reporting period is not a calendar year. Mostly, it is your Organization's fiscal year but not always. Check and confirm the reporting period before filing a CDFI TLR report.
- Only report the data that are required. If a data point is not required, leave that data field blank. Consult validation rules of each data field in order to determine what is required and what is not required.
- Unless the guidance indicates otherwise, always report the data at the time of loan originations.
- Make sure to use the most up-to-date templates to upload data in AMIS.

When should your CDFI TLR be submitted:

Filing a CDFI TLR report is a complex and time-consuming process. You should work on the data preparation throughout the year and start the submission process **at least one month before the due date**.

What happens after your CDFI TLR is successfully submitted:

After the Transaction Level Report (CDFI-TLR) is submitted to the CDFI Fund, the CDFI Fund will review the report and send any questions to the Recipient if the data reported is deemed not complete and accurate. **If the Recipient fails to respond to such questions within the CDFI Fund's required timeframe, the report will be considered not submitted.**

The CDFI Fund may upon request provide information collected and any associated reporting submitted by the Recipient to an appropriate federal, state, tribal, local, international, or foreign law enforcement agency or other appropriate authority charged with investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order.

TLR Submission Year (Column C)

Choose one of the pre-defined values. TLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2020 CDFI TLR report, you should set the TLR Submission Year to “2020” for all records in that report even though the report is submitted in 2021.

Validations:

- **Mandatory Field**

Date Originated

(Column D)

Report the date that a legally binding note was signed by the borrower/investee in favor of the lender/investor.

Validations:

- **Mandatory Field**
- **Date Originated cannot be after the Organization’s Reporting Period End Date.**
- **Date Originated cannot be after the current date and the Organization’s Fiscal Year End Date.**

Response must be mm/dd/yyyy

Original Loan/Investment Amount(Column E)

Report the amount of the loan original investment. The amount should be a non-zero positive whole number. For LOC such as credit cards, report the credit limit amount. If the credit limit amount is unknown, enter “1”.

Validations:

- **Mandatory Field**
- **Original Loan/Investment Amount must be greater zero**
- **Original Loan/Investment Amount cannot be greater than \$50,000 if Purpose = MICRO**

Response must be numeric

Purpose

(Column F)

Choose one of the pre-defined values below and identify the primary purpose of the financial note. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose

with the largest share of the transaction.

Validations:

- **Mandatory Field**
- **All loan purchases originated during the reporting period will need to be reported in the TLR Loan Purchases table.**
- **Credit Unions and Banks will need to report Consumer Loans originated during the reporting period in the separate Consumer Loans/Investments Originated table.**
- **Credit Unions and Banks continue to report loans other than consumer loans in the TLR.**
- **For Individual investees, select CONSUMER, HOMEPURCH, HOMEIMP, CLIMATE, OTHER, or MICRO**
- **For CDFI Investees, select OTHER**
- **For Business Investees, select BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, RERHSINGLE, CLIMATE, OTHER or MICRO**

Please select one of the following:

<p>CONSUMER</p>	<p>Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. Note: Banks and Credit Unions will receive a validation error if they select Consumer as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.</p>
<p>BUSINESS</p>	<p>Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.</p>
<p>MICRO</p>	<p>Non- Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.</p>
<p>CLIMATE</p>	<p>Climate-Centered Finance: Financing projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending. Financing with a climate-centered purpose of some form can include investment supporting weatherization; energy-efficient prefabrication or manufacturing; supply chain use, processes or productions resulting in lower emissions; energy site transitions; sustainable and/or climate-smart agriculture and forestry; renewable energy development or implementation (including wind, solar, hydroelectric, biomass, geothermal, and other low-carbon technologies); electric vehicle innovation or use; and other investments that aim to build climate resilience, support adaptation to extreme weather and climate events, and/or mitigate climate change.</p>
<p>HOMEPURCH</p>	<p>Home Purchase: Loan is for the purchase of a primary residence.</p>
<p>HOMEIMP</p>	<p>Home Improvement: Loan is for the renovation or other improvement of an owner-</p>

	occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Financial Note is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
RECOMULTI	Real Estate – Construction–Housing–Multi Family: Financial Notes is for predevelopment financing, or construction of multifamily housing.
RECOSSINGLE	Real Estate – Construction–Housing–Single Family: Financial Note is for predevelopment financing, or construction of single family housing.
RERHCOM	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
RERHMULTI	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.
RERHSINGLE	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
OTHER	None of the Above: Financial note purpose does not match any of the purposes defined above. Loans or Investments to other CDFIs should be reported as “Other”.

Transaction Type

(Column G)

Choose one of the pre-defined values below and report the type of transaction for the financial note. For Loan Guarantee, CDFI recipient is a guarantor of this loan. For Loan Loss Reserve, CDFI recipient is using the FA award to provide loan loss reserve for this loan. For Capital Reserve, CDFI recipient is using the FA award to leverage this loan.

Validations:

- **Mandatory Field**

Please select one of the following:

TERM	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
EQTYINV	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
CREDITCARD	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is required to pay at least part of the card’s outstanding balance each billing cycle, depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
LOC	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow excluding credit cards.
DEBTEQTY	Debt with Equity: The loan agreement that stipulates a loan may be converted to an equity upon meeting specified conditions.
LNGUARANTEE	Loan Guarantee: A loan agreement where the CDFI is a guarantor.

LNLSRESERVE	Loan Loss Reserve: CDFI is using the FA award to provide loan loss reserve for this loan
CAPRESERVE	Capital Reserve: CDFI is using the FA award to leverage this loan.
OTHER	None of the Above

Loan Status

(Column H)

Choose one of the pre-defined values below and report the status of the loan or investment **at the reporting period end.**

Validations:

- **Mandatory Field**

Please select one of the following:

ACTIVE	A loan or investment was open, on-the-books at the reporting period end.
CLOSED	A loan or line of credit that was paid in full (not refinanced) or an equity investment that has been exited at the reporting period end.
SOLD	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to a transfer to another entity.
CHARGEDOFF	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to delinquency of borrower.
REFIN	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to changes of loan features such as interest rate or loan term.
RESTRUCT	A financial note was open, on-the-books at the reporting period end. It was done in response to or to prevent a loan default.

Originator Transaction ID

(Column B)

Your Organization should assign a unique identifier to each loan or investment. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personally identifying information in creating Originator Transaction ID.**

Validations:

- **Mandatory Field**
- **Must start with a letter (i.e. “a1234”)**
- Each **Originator Transaction ID** must be **unique** for each loan or investment. Duplicate Originator Transaction ID’s will cause errors in the file.
- **Note: If you receive the following error “This Identifier already exists”, please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.**

Response must be text - up to 20 characters

Interest Rate

(Column I)

Report the interest rate charged to the borrower at origination. Enter the percentage as a whole number (i.e. if the Interest Rate is 2.5%, enter 2.5). If the interest rate is unknown or not applicable, enter “99”.

Validations:

- **If [Transaction Type](#) = TERM, LOC or DEBTEQTY, then [Interest Rate](#) must be equal or greater than zero**

Response must be in numeric format up to 3 decimal places

Interest Type

(Column J)

Choose one of the pre-defined values below and report the type of interest at origination.

Validations:

- **Conditionally required if [Transaction Type](#) = TERM, LOC, or DEBTEQTY**

Please select one of the following:

FIXED	A loan agreement where the interest rate is fixed.
ADJ	A loan agreement where the interest rate is adjustable.

Points

(Column K)

Report the points charged to the borrower at origination. **Exclude origination fees (do not report origination fees here).** Report the points as a percentage of the original loan amount. Report it as a number rather than with the percentage sign (i.e. if the point at origination is 2.5%, enter 2.5). If the Points is unknown or not applicable, enter “99”.

Validations:

- **Conditionally required if Transaction Type = TERM or DEBTEQTY**
- **Points must be between 0 and 100.**

Response must be in numeric format up to 3 decimal places

Origination Fees

(Column L)

Report the total loan origination fees, including processing, credit report, and other fees that borrowers have to either directly or indirectly pay at origination. **Exclude points (do not report points here).** "Origination Fees" should be a positive whole number. However, if there are no fees charged, enter zeros.

Validations:

- **If Transaction Type = TERM, LOC, or DEBTEQTY, then Origination Fees must be equal or greater than zero and less than Original Loan/Investment Amount**

Response must be in numeric format up to 2 decimal places

Amortization Type

(Column M)

Choose one of the pre-defined values below and report how the financial note is amortized at origination.

Validations:

- **Conditionally required if Transaction Type = TERM, LOC, or DEBTEQTY.**

Please select one of the following:

FULLAMORT	Fully Amortized: Amortization schedule includes both interest and principal payments throughout the life of the loan.
PARTAMORT	Partially Amortized: Amortization schedule includes some principal payments throughout the life of the loan, with a larger principal payment at maturity.
NONAMORT	Non-Amortizing: Amortization schedule includes interest only payments with a single principal payment at maturity.
OTHER	None of the Above

Equity-Like Features

(Column N)

Choose one of the pre-defined values below and report the type of equity-like feature. If a loan has more than one equity-like features, choose the one appearing first in the loan agreement.

Validations:

- Conditionally required if **Transaction Type** = **DEBTEQTY**

Please select one of the following:

CONVDEBT	Convertible Debt: Loan agreement specifies an option to convert all or part of the loan amount to equity
PERFINT	Performance Based Interest Rate: Loan's interest rate adjusts based on the borrower's performance.
ROYALTIES	Royalties: Loan has a royalty participation that gives the investor the right to a percentage of the borrower's sales or profits.
WARRANTS	Warrants: Loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price.
OTHER	None of the Above: Loan Agreement specifies an equity-like feature not described above.

Term (in months)

(Column O)

Report the term of a loan at origination. Enter the full term, not the remaining term of the financial note. "Term" must be a non-zero positive number and more likely between 1 and 360 months. If the term is in days rather than months, report as a portion of the month. For example, if the term is 15 days, report as 0.5 month. If the Term is unknown or not applicable, enter "999".

Validations:

- If **Transaction Type** = **TERM**, **Term** must be greater than zero

Response must be in numeric format

Guarantee by Third Party

(Column P)

If any portion of the loan is guaranteed by a third party, choose one of the pre-defined values below and report the source. Exclude performance guarantees.

Validations:

- **Conditionally required if Transaction Type = TERM, LOC, or DEBTEQTY**

Please select one of the following:

SBA	Small Business Administration (SBA): A loan is issued by CDFI to its borrower, but guaranteed by SBA in case the borrower defaults.
USDA	US Department of Agriculture (USDA): A loan is issued by CDFI to its borrower, but guaranteed by USDA in case the borrower defaults.
OTHERGOV	Other Government Source: A loan is issued by CDFI to its borrower, but guaranteed by other government entities (federal, state, tribal, and local) in case the borrower defaults.
PERSONAL	Personal Guarantee: A loan is issued by CDFI to its borrower, but guaranteed by other individuals (none-government, none-business entities) in case the borrower defaults.
NONE	A loan is issued by CDFI to its borrower, but is not guaranteed.
OTHER	None of the Above

Forgivable Loan

(Column Q)

Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter “Do Not Know” if the information is either unknown or not applicable. Only forgivable loans with at least one payment within 12 months of the loan closing date can be counted as a Financial Product for Target Market activity.

Validations:

- **Conditionally required if Transaction Type = TERM, EQTYINV, LOC, or DEBTEQTY**

Yes	The loan or the equity may be converted to a grant.
YesTM	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
No	The loan or the equity may not be converted to a grant.
Do Not Know	The information is either unknown to the lender or not applicable.

FA Program Type

(Column R)

Choose one of the pre-defined values below and report the FA Program PG&M objective of the loan/investment. If a loan/investment is used to satisfy Persistent Poverty Counties PG&M objective, then select “PPC-FA”. If a loan/investment is used to satisfy Healthy Food Financing Initiative PG&M objective, then select “HFFI-FA”. If a loan/investment is used to satisfy People with Disabilities PG&M objective, then select “DF-FA”. If a loan/investment is used to satisfy Rapid Response Program PG&M objective, then select “RRP-FA”. For other PG&M objectives, select “FA”. Only one option is allowed for each transaction.

Validations:

- **Mandatory field**

Please select one of the following:

PPC-FA	Persistent Poverty Counties Financial Assistance: The loan is used to meet Persistent Poverty Counties PG&M objective.
HFFI-FA	Healthy Food Financing Initiative Financial Assistance: The loan is used to meet Healthy Food Financing Initiative PG&M objective.
DF-FA	Disability Funds Financial Assistance: The loan is used to meet People with Disabilities PG&M objective.
RRP-FA	Rapid Response Program Financial Assistance: The loan is used to meet Rapid Response Program PG&M objective.
FA	None of the Above

Client ID

(Column S)

Your Organization can create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments. A client/project ID can be associated with one or more loans/investments. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personal identifying information in creating Client ID.**

Validations:

- **Mandatory Field**

Response must be text up to 20 characters

Investee/Borrower Type

(Column T)

Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by CDFI Fund. Loans or investments in nonprofit entities or non-certified CDFIs should be reported as “BUS”.

Validations:

- **Mandatory Field**
- If **Investee Type** = **IND** then **Purpose** cannot be **BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**
- If **Investee Type** = **CDFI** then **Purpose** must be **OTHER**
- If **Investee Type** = **BUS** then **Purpose** cannot be **CONSUMER, HOMEPURCH, or HOMEIMP**

Please select one of the following:

IND	Individual: A loan is issued by CDFI to a borrower, who is an individual.
BUS	Business: A loan is issued by CDFI to a borrower, who is a business entity.
CDFI	CDFI: A loan is issued by CDFI to a borrower, who is a CDFI certified by CDFI Fund.

NAICS

(Column U)

Report the 6-digit North American Industry Classification (NAICS) Code that reflects investee/borrower’s nature of business/activity. Currently, NAICS Version 2017 is used. To determine the NAICS code for the business financed, go to <http://www.census.gov/eos/www/naics/> and use the keyword search. If the NAICS is unknown or not applicable, enter “999999”.

Validations:

- **Conditionally required if Investee Type = BUS**
- **NAICS must be a valid six-digit code**

Response must be numeric

Date Business Established

(Column V)

Report the date formal papers were filed to establish the investee’s/borrower’s business or the date the first sales occurred. If the date is unknown or not applicable, enter the origination date of loan (“Date Originated”).

Validations:

- **Conditionally required if Investee Type = BUS**
- **Date Business Established cannot be after Date Originated**
- **Date Business Established must be prior to current date**

Entity Structure

(Column W)

Choose one of the pre-defined values below and report the investee's/borrower's business or government structure.

Validations:

- Conditionally required if **Investee Type** = **BUS**

Please select one of the following:

NONPROFIT	Non-Profit or Not-for-Profit: Based on the IRS categorization for tax purposes
FORPROFIT	For-Profit: Based on the IRS categorization for tax purposes
TRIBAL	Tribal or Village Government: Entity is a tribal or village government, whether or not it has been federally recognized
OTHER	None of the Above: All other structures that do not fit the descriptions above, such as a government or quasi-government entity (i.e. a water authority)

Minority Owned or Controlled

(Column X)

Report whether the investee/borrower is more than 50% owned or controlled by one or more minorities. If the business is a for-profit entity, report whether more than 50% of the owners are minorities. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are minorities. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type** = **BUS**

Please select one of the following:

Yes	The business is owned or controlled by minorities.
No	The business is not owned or controlled by minorities.
Do Not Know	The information is either unknown to the lender or not applicable.

Women Owned or Controlled

(Column Y)

Report whether the investee/borrower is more than 50% owned or controlled by one or more women. If the business is a for-profit entity, report whether more than 50% of the owners are women. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are women. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- **Conditionally required if [Investee Type](#) = BUS**

Please select one of the following:

Yes	The business is owned or controlled by women.
No	The business is not owned or controlled by women.
Do Not Know	The information is either unknown to the lender or not applicable.

Low-Income Owned or Controlled

(Column Z)

Report whether the investee/borrower is more than 50% owned or controlled by one or more low-income persons. If the business is a for-profit entity, report whether more than 50% of the owners are low-income persons. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are low-income persons. “Low-Income” is defined as having family income is equal or less than 80 percent of the Area Median Family Income. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- **Conditionally required if [Investee Type](#) = BUS**

Please select one of the following:

Yes	The business is owned or controlled by low-income persons.
No	The business is not owned or controlled by low-income persons.
Do Not Know	The information is either unknown to the lender or not applicable.

Credit Score Category

(Column AA)

Choose one of the pre-defined values below and report the most recently collected credit score of the investee/borrower. Enter “Do Not Know” if the information is unknown or not applicable.

Validations:

- **Conditionally required if [Investee Type](#) = IND**
Please select one of the following:

Excellent Credit	For investee or borrower having credit score between 800 and 850
Very Good Credit	For investee or borrower having credit score between 740 and 799
Good Credit	For investee or borrower having credit score between 670 and 739
Fair Credit	For investee or borrower having credit score between 580 and 669
Poor Credit	For investee or borrower having credit score between 300 and 579
No or Thin Credit	For investee or borrower having thin or no credit profile such as recent immigrants
Do Not Know	The information is either unknown to the lender or not applicable

Gender

(Column AB)

Choose one of the pre-defined values below and report the gender of the investee or borrower. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- **Conditionally required if [Investee Type](#) = IND**

Please select one of the following:

MALE	Male
FEMALE	Female
OTHER	None of the Above
Do Not Know	The information is either unknown to the lender or not applicable

Race

(Column AC)

Choose one of the pre-defined values below and report the race of the investee or borrower. If the investee or borrower is of mixed race, select “OTHER”. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- **Conditionally required if [Investee Type](#) = IND**

Please select one of the following:

AMIND	American Indian
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ALASKAN	Alaskan Native
ASIAN	Asian
BLACK	Black or African American
HAWAIIAN	Native Hawaiian
PACIFIC	Other Pacific Islander
WHITE	White
OTHER	None of the Above
Do Not Know	The information is either unknown to the lender or not applicable

Hispanic Origin

(Column AD)

Choose one of the pre-defined values below and report whether the investee or borrower is Hispanic or Latino. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type** = **IND**

Please select one of the following:

Yes	The borrower is either Hispanic or Latino
No	The borrower is neither Hispanic nor Latino
Do Not Know	The information is either unknown to the lender or not applicable

Female-Headed Household

(Column AE)

Choose one of the pre-defined values below and report whether the investee or borrower is a **single or separated woman** who will be the primary support for a household that includes at least one dependent or other qualifying individual as allowed by IRS regulation. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type** = **IND**

Please select one of the following:

Yes	The borrower is a single female-headed household
No	The borrower is not a single female-headed household
Do Not Know	The information is either unknown to the lender or not applicable

First-Time Home Buyer

(Column AF)

Choose one of the pre-defined values below and report whether the homebuyer is a first-time homebuyer (i.e. The homebuyer has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence). If more than one investee or borrower, respond for the primary investee or borrower. If there is more than one primary investee or borrower, report whether at least one investee or borrower qualifies as a first-time homebuyer. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Purpose](#) = **HOMEPURCH**

Please select one of the following:

Yes	The borrower is a first-time homebuyer
No	The borrower is not a first-time homebuyer
Do Not Know	The information is either unknown to the lender or not applicable

Banked at Time of Intake

(Column AG)

Choose one of the pre-defined values below and report banking account status of the investee or borrower at the time of intake. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = **IND**

Please select one of the following:

Banked	The borrower has a checking or savings account
Underbanked	The borrower has a checking or savings account and used at least one product or service from an alternative financial services (AFS) provider in the past 12 months
Unbanked	The borrower has neither a checking nor savings account
Do Not Know	The information is either unknown to the lender or not applicable

Annual Gross Revenue from Business Operations at Time of Loan/Investment Origination

(Column AH)

Annual Gross Revenue from Business Oper.

Report the investee's or borrower's annual gross revenue during the most recent 12-month period prior to Loan or investment origination for which the information is available. This is the total gross revenue before tax, depreciation, trading loss, and other expenses. Therefore, the amount should be a positive number. However, if there is no revenue or not applicable, especially for new businesses, enter zero.

Validations:

- If **Investee Type = BUS**, then the number entered must be equal or greater than zero

Response must be numeric

Low-Income Status

(Column AI)

Compliance Check

Choose one of the pre-defined values below and report the income status of the investee or borrower. Area Median Family Income (AMFI) for an investee or borrower depends on the metropolitan/nonmetropolitan designation of the county where the investee or borrower resides. If the investee or borrower lives in a metropolitan county, then use the greater of either the metropolitan or national metropolitan AMFI. If the investee or borrower lives in a nonmetropolitan county, then use the greater of either the statewide or national non-metropolitan AMFI. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally Required if **Investee Type = IND**

Please select one of the following:

Extremely Low-Income	Select this option if investee/borrower's family income is less than 30 percent of the Area Median Family Income.
Very Low-Income	Select this option if investee/borrower's family income is equal or greater than 30 percent and less than 50 percent of the Area Median Family Income.
Low-Income	Select this option if investee/borrower's family income is equal or greater than 50 percent and equal or less than 80 percent of the Area Median Family Income.
Middle-Income	Select this option if investee/borrower's family income is greater than 80 percent and less than 120 percent of the Area Median Family Income.
Upper-Income	Select this option if investee/borrower's family income is equal or greater than 120 percent of the Area Median Family Income.
Do Not Know	The information is either unknown to the lender or not applicable

Other Targeted Populations

(Column AJ)

Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document.

Validations:

- **Mandatory Field**

Please select one of the following:

Native American	Native American (with maintained tribal affiliation or community connection)
Native Alaskan	Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection)
African American	African American
Native Hawaiian	Native Hawaiian residing in Hawaii
Other Pacific Islander	Other Pacific Islander residing in Other Pacific Islands
Persons with Disabilities	Persons with Disabilities
Hispanic	Hispanic
Certified CDFIs	Certified Community Development Financial Institutions (CDFIs)
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP

(Column AK)

Desc. Of Other Approved OTP

If "Other Approved OTP" was selected above, report the description of that targeted population.

Validations:

- **Conditionally required if [Other Targeted Populations](#) = Other Approved OTP**

Response must be text

End Users:

Loans to businesses: End users are third party entities. For example, CDFI X (first party) makes a loan to Business Y (second party), then Business Y (second party) hires Entities Z (third party). If the majority of the Entities Z (the third party) are low-income as defined in the Low-Income Status section, then select “YES” for LITP End Users. If the majority of the Entities Z (the third party) belong to an “other target populations”, then select “YES” for OTP End Users. If the majority of the Entities Z (the third party) live in investment areas as defined by the CDFI Fund, then select “YES” for IA End Users.

Loans for Facilities and Multi-family Housing: Reporting End Users for OTP, LITP or IA designated loans to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the target population.

LITP End Users

(Column AL)

Compliance Check

Choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users as defined in the CDFI’s Certification or Assistance Agreement. “Low-Income” is defined as having family income is equal or less than 80 percent of the Area Median Family Income.

Validations:

- **Mandatory Field**

Please select one of the following:

YES	The transaction serves Low-Income Targeted Population (LITP) End Users
NO	The transaction does not serve Low-Income Targeted Population (LITP) End Users
NA	Not Applicable

OTP End Users

(Column AM)

Choose one of the pre-defined values below and report whether the transaction serves Other Targeted Population (OTP) End Users as defined in the CDFI’s Certification or Assistance Agreement.

Validations:

- **Mandatory Field**

Please select one of the following:

American Indian	American Indian
Native Alaskan	Native Alaskan
African American/Black	African American or Black

Native Hawaiian	Native Hawaiian
Native Pacific Islander	Native Pacific Islander
People with Disability	People with Disability
Hispanic Origin	Hispanic or Latino
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP-End Users (Column AN)
Desc. Of Other Approved OTP-End Users

If “Other Approved OTP” was selected above, report the description of that targeted population.

Validations:

- **Conditionally required if OTP End Users = Other Approved OTP**

Response must be text

IA End Users (Column AO)
Compliance Check

Choose one of the pre-defined values below and report whether the transaction serves Investment Area (IA) End Users. Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

Validations:

- **Mandatory Field**

Please select one of the following:

YES	The transaction serves Investment Area (IA) End Users
NO	The transaction does not serve Investment Area (IA) End Users
NA	Not Applicable

Total Project Cost

(Column AP)

Report the total cost of the project being funded by the reported loans or investments. The amount should be non-zero positive whole number. If the information is either unknown to the lender or not applicable, enter the Original Loan/Investment Amount.

Validations:

- If **Investee Type = BUS**, then the number entered must be equal or greater than the **Original Loan/Investment Amount**

Response must be numeric

How to report impact data: (number of jobs, people served by community facilities, square footage of commercial real estate projects, housing units, and others)

- Report a Gross number of units, not Pro-rated one. For example, if a construction project, where your financing only makes up 20 percent of the total, creates 100 housing units, report 100, not 20.
- If impact data of a project is reported, always and also report its client/project ID and the total project cost.
- If multiple loans finance the same project, make sure impact data, client/project ID, and the total cost of that project are the same for those loans involved. For example, if Loan A (\$100,000) and Loan B (\$300,000) finance the same Project Z, which costs \$1million to build and that project creates 100 housing units, report as shown below:

Originator Transaction ID	Original Loan/Investment Amount	Client ID	Total Project Cost	Housing Units
Loan A	\$100,000	Project Z	\$1,000,000	100
Loan B	\$300,000	Project Z	\$1,000,000	100

How to convert jobs to permanent full-time equivalent (FTE):

Full-Time Equivalent Jobs – One FTE is a 35-hour or more work week

Part-Time Employees – When calculating FTE’s, part-time employees should be combined (i.e. 2 part-time employees that each works 17.5 hours equals one FTE)

Permanent Jobs – Employers expect to hire employees for at least one year

Temporary Jobs – When calculating permanent jobs, temporary jobs should be combined (i.e. 2 temporary employees that each has a contract to works for 6 months equals one permanent job.

Direct Jobs – CDFI A provides a loan to Business B. Due to this financing, Business B is able to hire Individual X. Individual X is an example of a direct job.

Indirect Jobs - CDFI A provides a loan to Business B. Due to this financing, Business B is able to buy more supplies from Business C. Due to a need for more supplies, Business C hires Individual Y to produce more supplies. Individual Y is an example of an indirect job.

Jobs Created – CDFI A provides a loan to Business B. Due to this financing, Business B is able to hire Individual X. Individual X is an example of a job created.

Jobs Retained – Business B plans to lay off Individual Y. However, due to a new loan from CDFI A, Business B cancels that laying-off plan. Individual Y is an example of a job retained.

Report a **Gross** number of jobs, not **Pro-rated** one. For example, if a construction project, where your financing only makes up 20 percent of the total, creates 10 jobs. Report 10, not 2.

Type of Jobs Reported

(Column AQ)

Choose one of the pre-defined values below and indicate whether the types of jobs being reported are direct or direct and indirect.

Validations:

- **Conditionally required if Purpose = BUSINESS, MICRO, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**

Please select one of the following:

DIRECT	Direct jobs
DWINDIRECT	Direct jobs and Indirect jobs
Do Not Know	The information is either unknown to the lender or not applicable

Projected Permanent Jobs to be Created at Business Financed

Proj. Perm. Jobs to be Created/Financed

(Column AR)

Report the number of **permanent full-time equivalent (FTE)** jobs, both created and retained, projected to be created in the business due to this financing. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. **Exclude construction jobs.** Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = **BUSINESS** or **MICRO**, then the number entered must be equal or greater than zero

Response must be numeric

Projected Jobs to be Created-Construction

(Column AS)

Projected Jobs to be Created-Constr.

Report the number of **permanent full-time equivalent (FTE)** construction jobs, both created and retained, projected to be created due to this financing. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = **RECOCOM**, **RECOMULTI**, **RECOSINGLE**, **RERHCOM**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Projected Permanent Jobs to be Created at Tenant Businesses

Proj. Perm. Jobs Created Tenant Bus.

(Column AT)

Report the number of **permanent full-time equivalent (FTE)** jobs, both created and retained, projected to be created in businesses located at the property financed. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. **Exclude construction jobs.** Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = **RECOCOM**, **RECOMULTI**, **RECOSINGLE**, **RERHCOM**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Source of Job Estimates

(Column AU)

Choose one of the pre-defined values below and report the source of the job estimates reported.

Validations:

- **Conditionally required if [Purpose](#) = BUSINESS, MICRO, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**

Please select one of the following:

NEWFINANCING	Estimates based on actual or projected payroll data
WAGEDATA	Estimates based on state or local wage data and projected wage and salary expenditures attributable to project financing
ECONOMICIMPACT	Estimates based on economic impact modeling systems such as IMPLAN, RIMSII, or REMI
RULEOFTHUMB	Estimates based on developers “rules of thumb” about jobs created by type of business and square-footage built.
OTHER	None of the Above – Please provide further explanation in Source of Job Estimates – Other

Source of Job Estimates – Other

(Column AV)

If “OTHER” was selected above, provide further explanation for what the source of job estimates is.

Validations:

- **Conditionally required if [Source of Job Estimates](#) = OTHER**

Response must be text

Community Facility

(Column AW)

Choose one of the pre-defined values below and report whether the project financed is a community facility.

Validations:

- **Mandatory Field**

Please select one of the following:

Yes	The project financed by the transaction is a community facility
No	The project financed by the transaction is not a community facility
Do Not Know	The information is either unknown to the lender or not applicable

Capacity of Educational Community Facility

(Column AX)

Capacity of Educational Community Fac.

If the project financed includes an educational facility, report the projected number of students served per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Childcare Community Facility

(Column AY)

Capacity of Childcare Community Fac.

If the project financed includes a childcare facility, report the projected number of children served per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Healthcare Community Facility

(Column AZ)

Capacity of Healthcare Community Fac.

If the project financed includes a healthcare facility, report the projected number of either patients served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Arts Center Community Facility

(Column BA)

Capacity of Arts Center Community Fac.

If the project financed includes an arts center, report the projected number of either people served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Other Community Facility

(Column BB)

Capacity of Other Community Fac.

If the project financed is a community facility that serves a purpose other than education, childcare, healthcare, or arts, report the projected number of either people served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Total

(Column BC)

Sq FT of Real Estate – Total

Report the total number of gross square feet that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than the sum of (**Square Feet of Real Estate - Manufacturing** + **Square Feet of Real Estate - Office** + **Square Feet of Real Estate – Retail**)

Response must be numeric

Square Feet of Real Estate – Manufacturing

(Column BD)

Sq Ft of Real Estate – Manufacturing

Report the total number of gross square feet of manufacturing space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Office

(Column BE)

Sq Ft of Real Estate – Office

Report the total number of gross square feet of office space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Retail

(Column BF)

Sq Ft of Real Estate – Retail

Report the total number of gross square feet of retail space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Housing Units – Sale

(Column BG)

Report the total number of for-sale housing units that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI, RECOSINGLE, RERHMULTI, or RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Housing Units – Rental

(Column BH)

Report the total number of rental housing units that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI, RECOSINGLE, RERHMULTI, or RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Affordable Housing Units – Sale

(Column BI)

Of the total Housing Units - Sale reported above, report the number that are projected to be affordable housing units. The estimate should be a positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI, RECOSINGLE, RERHMULTI, or RERHSINGLE**, then the number entered must be equal or greater than zero and equal or less than **Housing Units - Sale**

Response must be numeric

Affordable Housing Units – Rental

(Column BJ)

Of the total Housing Units – Rental reported above, report the number that are projected to be affordable housing units. The estimate should be a positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI, RECOSINGLE, RERHMULTI, or RERHSINGLE**, then the number entered must be equal or greater than zero and equal or less than **Housing Units - Rental**

Response must be numeric

Other Impact (1)-Explain

(Column BK)

If the Organization measures a community development impact(s) that is not covered above, Users may report this as an “Other Impact”. Include only quantitative impacts that the CDFI has measured during the reporting period.

Validations:

- Cannot exceed 150 characters

Response must be text

Other Impact (1)-Number of Units

(Column BL)

Report the number of units accomplished for this impact during the reporting period.

Validations:

- **If [Other Impact \(1\) – Explain](#) = explanation reported, then the number entered must be equal or greater than zero**

Response must be numeric

Other Impact (2)-Explain

(Column BM)

If the Organization measures a community development impact(s) that is not covered above, Users may report this as an “Other Impact”. Include only quantitative impacts that the CDFI has measured during the reporting period.

Validations:

- Cannot exceed 150 characters

Response must be text

Other Impact (2)-Number of Units

(Column BN)

Report the number of units accomplished for this impact during the reporting period.

Validations:

- **If [Other Impact \(2\) – Explain](#) = explanation reported, then the number entered must be equal or greater than zero**

Response must be numeric

Additional HFFI Guidance:

Please note that HFFI-FA awardees are responsible for splitting up and reporting separately HFFI Activity transactions that include non-HFFI Activity purposes, have multiple HFFI Activity types (both retail and non-retail HFFI activities) or have multiple locations. Awardees may use either the total dollar amount targeted toward each financing purpose (or location) or total square footage of each activity (or location) financed to prorate the transaction.

Example 1: A \$1M loan for the development of a mixed-use facility comprising 4,000 square feet of HFFI retail space, 3,000 square feet of residential units and 3,000 square feet for a healthy food production facility should be reported as 3 separate transactions. Each transaction must have a unique Originator Transaction ID. The following examples show select fields from the CIIS TLR and use the square footage prorating method.

Originator Transaction ID	Original Loan/Investment Amount	Healthy Food Financing Initiative Financial Assistance (HFFI-FA) Awardee	HFFI-FA Activity
Loan_0001-A	400,000.00	YES	RETAIL
Loan_0001-B	300,000.00	NO	
Loan_0001-C	300,000.00	YES	NONRETAIL

Example 2: A \$2M loan for capital improvements for the purpose of expanding healthy food offerings at 2 grocery stores in 2 different locations should be reported as 2 separate transactions. Each transaction must have a unique Originator Transaction ID.

Originator Transaction ID	Original Loan/Investment Amount	HFFI-FA Activity	Project Street Address Line 1	Project City	Project State
L_100-A	1,000,000.00	RETAIL	456 Main Street	Washington	DC
L_100-B	1,000,000.00	RETAIL	654 Upper Lane	Chesapeake Beach	MD

Year of HFFI Award

(Column BO)

Report the fiscal year of the HFFI-FA award being used to finance this transaction. The fiscal year of the HFFI-FA award can be found in the CDFI Program Assistance Agreement under Date of Notice of Award (Performance Period Start Date). In the event an awardee has several HFFI awards, the awardee must link each HFFI transaction to the HFFI-FA award used to fund the transaction in a manner that will allow the awardee to meet the minimum deployment goals set forth for each award in the CDFI Program Assistance Agreement.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**

Response must be numeric (4 places)

HFFI-FA Activity

(Column BP)

Report whether the type of HFFI-FA Activity is Retail or Nonretail. The CDFI Program Assistance Agreement defines eligible HFFI activities as follows: Eligible HFFI Activities require that the majority of the HFFI-supported loan or investment must be devoted to offering a range of Healthy Food choices, which may include, among other activities, investments supporting an existing retail store or wholesale operation upgrading to offer an expanded range of Healthy Food choices, or supporting a non-profit organization that expands the availability of Healthy Foods in underserved areas. Healthy Foods include unprepared, nutrient-dense foods and beverages as set forth in the USDA/HHS Dietary Guidelines for Americans 2015-2020, including whole fruits and vegetables, whole grains, fat free or low-fat dairy foods, lean meats and poultry (fresh, refrigerated, frozen or canned). Healthy Foods should have low or no added sugars, and be low- sodium, reduced sodium, or no-salt-added. (See USDA Dietary Guidelines: <https://health.gov/dietaryguidelines/2015/guidelines/>).

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**
- Please review the terms of your Assistance Agreement for further instruction.

Please select one of the following:

RETAIL	Commercial sellers of healthy foods including, but not limited to, a grocery store, mobile food retailer, farmers market, cooperative, corner store, bodega or a store that sells other food and non-food items along with a full range of healthy foods. A healthy food retail outlet might also be an existing retail store that upgrades to offer a full range of healthy food choices, or a nonprofit organization that expands the availability of healthy foods, particularly fresh fruits and vegetables, in underserved areas. Exclude restaurants and other prepared food sellers.
NONRETAIL	Any activity financed by the Awardee that supports the production, distribution, sale or consumption of healthy foods that does not fit the description of a retail project above. Include restaurants and other prepared food sellers.

Healthy Food Outlet Activity

(Column BQ)

Report the specific type of Healthy Food Activity.

Validations:

- Conditionally required if [FA Program Type](#) = HFFI-FA

Please select one of the following:

GROCERYSTORE	Grocery Store – can only be chosen when HFFI-FA Activity = RETAIL
MOBILEFOODMKT	Mobile Food Market – can only be chosen when HFFI-FA Activity = RETAIL
FARMERSMKT	Farmers Market – can only be chosen when HFFI-FA Activity = RETAIL
COOPERATIVE	Cooperative – can only be chosen when HFFI-FA Activity = RETAIL
CORNERSTORE	Corner Store – can only be chosen when HFFI-FA Activity = RETAIL
BODEGA	Bodega – can only be chosen when HFFI-FA Activity = RETAIL
PRODUCTION	Production – can only be chosen when HFFI-FA Activity = NONRETAIL
DISTRIBUTION	Distribution – can only be chosen when HFFI-FA Activity = NONRETAIL
SALE	Sale – can only be chosen when HFFI-FA Activity = NONRETAIL
CONSUMPTION	Consumption – can only be chosen when HFFI-FA Activity = NONRETAIL
OTHER	Other – can only be chosen when HFFI-FA Activity = RETAIL
NA	Not Applicable

Healthy Food Outlet Activity-Other

(Column BR)

If you selected 'OTHER' in the previous question, provide a description of the specific type of healthy food activity financed.

Validations:

- Conditionally required if [Health Food Outlet Activity](#) = OTHER

Response must be text

Food Desert Identifier Source

(Column BS)

Report the source of the methodology used to identify the Food Desert where the HFFI-FA Activity is taking place. The CDFI Program Assistance Agreement defines Food Deserts as distressed geographic areas where either a substantial number or percentage of residents has low access to a supermarket or large grocery store.

Validations:

- Conditionally required if [FA Program Type](#) = HFFI-FA

Please select one of the following:

ERS	USDA Economic Research Service (ERS): ERS website
TRF	TRF
OTHER	Other

Food Desert Identifier Source-Other

(Column BT)

If you selected ER' in the previous question, provide a description of the Food Desert Identifier Source that shows the project location has been identified as a place having low access to a supermarket or grocery store through a methodology that has been adopted for use by another governmental or philanthropic healthy food initiative. The full Food Desert definition is detailed in the CDFI Program Assistance Agreement.

Validations:

- **Conditionally required if [Food Desert Identifier Source](#) = OTHER**

Response must be text

Healthy Foods Project Description

(Column BU)

Provide a detailed description of the HFFI Activity and include as much detail as is necessary to show that it complies with the HFFI Deployment Goal restrictions in the CDFI Program Assistance Agreement. The CDFI Fund reserves the right to request additional supporting documentation.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**

Response must be text

Total Number of New Retail Healthy Food Outlets

Total Number of New Retail Healthy Food

(Column BV)

Report the total number of distinct **new** retail Healthy Food outlets. Exclude Retail Healthy Food Outlets that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Retail'**

Response must be numeric

Total Number of New Non-Retail Healthy Food Lending Activities

New Non-Retail Healthy Food Lending Activities

(Column BW)

Report the total number of distinct **new** Non-Retail Healthy Food Activities which may include production, distribution or other eligible non-retail healthy food lending activities. Exclude Non-Retail Healthy Food Activities that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Non-Retail'**

Response must be numeric

Square Footage of New Retail Healthy Food Outlets

(Column BX)

Square Footage of New Healthy Food Outlets

Report the total square footage of **new** Healthy Food Retail Outlets. Exclude square footage of Retail Healthy Food Outlets that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Retail'**

Response must be numeric

Square Footage of New Non-Retail Healthy Food Outlets *(Column BY)*

Square Ft of Non-Retail Food Outlets

Report the square footage of **new** non-retail Healthy Food Retail Outlets. Exclude square footage of Non-Retail Healthy Food Activities that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Non-Retail'**

Response must be numeric

Target Market

(Column BZ)

Report the method used to determine that the project location is within the Target Market of the HFFI-FA Awardee.

Validations:

- Conditionally required if [FA Program Type](#)= HFFI-FA

Please select one of the following:

INVESTMENT AREAS	The project is located in an Investment Area.
TARGETED POP	The project is located in a census tract where at least 50% of the population is comprised of members of the Targeted Population.
NA	Not Applicable

CDFI/NACA/RRP Address TLR Object – Data Points

If a loan/investment is included in the CDFI/NACA/RRP TLR, then you need to include its address(es) in the CDFI/NACA/RRP Address TLR. The data points shown below will be collected in the UI, XML, and CSV:

Note: If [Investee Type](#) = **IND** only provide the **FIPS Code**. **Physical address and X-Y Coordinate will not be accepted.** For U.S. territories, if [Investee Type](#) = **BUS** or **CDFI**, do not enter the physical address. Only enter both the territory two-letter codes—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI) in the [Project State](#) data box or column and X-Y coordinates. For others, enter either the physical address or X-Y coordinates.

<h2 style="margin: 0;">Project Street Address Line</h2> <p style="text-align: right; margin: 0;"><i>(Column C)</i></p> <p style="margin: 0;"><u>Compliance Check</u></p> <p style="margin: 10px 0 0 0;">Report the location of the business or other real estate project for which the loan or investment is being used. Only enter the address number and street name, nothing else. For example, “357 Bluff Rd”. P.O. Box addresses are not accepted. Unit/Suite # can only be entered on “Project Street Address Line 2” below.</p>
<p>Validations:</p> <ul style="list-style-type: none"> Conditionally required if Investee Type = BUS or CDFI; and Project State = one of the 50 US States; and X-Y Coordinates are blank. If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project Street Address. If Investee Type = IND, do not enter the Project Street Address.
<i>Response must be text</i>

<h2 style="margin: 0;">Project Street Address Line 2</h2> <p style="text-align: right; margin: 0;"><i>(Column D)</i></p> <p style="margin: 10px 0 0 0;">Report the second line of the project’s street address such as Unit/Suite #, if necessary.</p>
<p>Validations:</p> <ul style="list-style-type: none"> Optional Field
<i>Response must be text</i>

Project City

(Column E)

Compliance Check

Report the project's city.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI**; and **Project State** = one of the 50 US States; and X-Y Coordinates are blank.
- If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project City.
- If **Investee Type** = **IND**, do not enter the Project City.

Response must be text

Project State

(Column F)

Compliance Check

Report the two-letter state abbreviation.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and one of the two sub-conditions below exist:
 - Project location is in a US State and the X-Y Coordinates are blank; Or
 - Project location is in a US Territory and the X-Y Coordinates are populated
- Project State must be a valid two-letter state abbreviation (i.e. CA, VA, or CO); or the two-letter abbreviation for one of these five US territories—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI).
- If **Investee Type** = **IND**, do not enter the Project State.

Response must be text

Project Zip Code 5

(Column G)

Compliance Check

Report the five-digit zip code.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI**; and **Project State** = one of the 50 US States; and X-Y Coordinates are blank.
- If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project Zip

Code 5.

- If **Investee Type = IND**, do not enter the Project Zip Code 5.
- **Project Zip Code 5** must be a five-digit code (i.e. 22191 or 04106)

Response must be numeric

Project Zip Code +4

(Column H)

Report the four-digit zip code extension

Validations:

- **Optional Field**

Response must be numeric

FIPS Code – refers to the 11-digit Federal Information Processing Standards codes. The FIPS Code is a combination of the State, County, and Tract Code. To find a FIPS Code visit

The results of the geocode system display as:

When entered into AMIS, FIPS Codes should appear as: **11001010700**

Street Address	1801 L ST NW	MSA/MD Code	47894
City Name	WASHINGTON	State Code	11
State Abbreviation	DC	County Code	001
Zip Code	20036	Tract Code	0107.00

As of June 25, 2014, AMIS has updated with the most recent census data, which is 2010 Census tract number. Please use the most current census information when obtaining and reporting FIPS Codes.

Project FIPS Code

(Column I)

Compliance Check

Report the project’s 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits.

For csv uploading, please save the code in custom format in order to keep that leading “0”. **If investee type is individual, only provide the FIPS Code. Do not provide address and X-Y coordinate.** For banks and credit unions, do not report the FIPS codes of consumer loans here because they are already reported in the separate Consumer Loans/Investments Originated report.

Validations:

- **Conditionally required if Investee Type = IND**
- **Project FIPS Code** must be a valid 2010 Census tract number.

Response must be numeric

Project Longitude (X-Coordinate)

(Column J)

Compliance Check

Report the Project Longitude (X-Coordinate).

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and **Address** is blank
- If **Investee Type** = **IND**, do not enter **Project Longitude (X-Coordinate)**
-

Response must be numeric

Project Latitude (Y-Coordinate)

(Column K)

Compliance Check

Report the Project Latitude (Y-Coordinate).

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and **Address** is blank
- If **Investee Type** = **IND**, do not enter **Project Latitude (Y-Coordinate)**
-

Response must be numeric

Consumer Loans/Investments TLR Object - Data Points

The Consumer Loans/Investments Transaction Level Report captures information on all consumer loans and investments the reporting entity originated during the reporting period aggregated to the individual census tract level. This table only applies to banks and credit unions. Banks and Credit Unions are still required to report loans other than consumer loans in the TLR. Once the Consumer Loans/Investments Report has been certified the user is no longer able to make edits.

<p><i>Fiscal Year</i> <i>(Column B)</i></p> <p>CDFI’s reporting period fiscal year during which loans/investments were originated. This is not the same as “TLR Submission Year” on the TLR. For example, if your organization’s Fiscal Year ends on 12/31, then the reporting entity should select “Fiscal Year=2023” for loans originated between 1/1/2023 and 12/31/2023 and “Fiscal Year=2024” for loans originated between 1/1/2024 and 12/31/2024.</p>
<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field

<p><i>Purpose</i> <i>(Column C)</i></p> <p>Report the primary purpose of the financial note.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field 	
<p><i>Please confirm:</i></p>	
<p>CONSUMER</p>	<p>Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. Note: Only Banks and Credit Unions report consumer loans in the Consumer Loans/Investments Originated table.</p>

FIPS Code (Column D)

Report the project's 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading "0" to the code to make it 11 digits. For csv uploading, please save the code in custom format in order to keep that leading "0". Distinct FIPS code or Census tract -11-digit code where the first two digits represent a state. The first five digits represent a county. The last six digits represent a tract. FIPS codes must be **unique** within the same fiscal year for each Organization. **User will receive an error message if there are duplicate FIPS Codes reported within the same fiscal year.**

Validations:

- **Mandatory Field**
- **[FIPS code](#) must be a valid 2010 Census tract number**

Response must be numeric

Total Originated Amount (Column E)

Report the total dollar amount of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. For LOC and credit cards, report the credit limit amount at the time of origination. If the credit limit amount is unknown, enter "1". If LOC and credit card involve new or additional credit, you should only report the net increase of the credit limit related to the reporting period.

Validations:

- **Mandatory Field**
- **[Total Originated Amount](#) must be greater than zero**
- **[Total Originated Amount](#) must be greater than or equal to [Total Originated Number](#)**

Response must be numeric

Total Originated Number (Column F)

Report the total number of loans or investments originated in the Census tract during the reporting period. User needs to aggregate the total number of loans per the Census tract per fiscal year.

Validations:

- **Mandatory Field**
- **[Total Originated Number](#) must be greater than zero**

Response must be numeric

LITP Amount (Column G)

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate

the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, LITP Amount must be less than or equal to Total Originated Amount**
- **If LITP Number is entered, then LITP Amount must be greater than or equal to LITP Number**

Response must be numeric

LITP Number (Column H)

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, LITP Number must be less than or equal to Total Originated Number**
- **If LITP Amount is entered, then LITP Number cannot be blank or zero**

Response must be numeric

OTP Amount (Column I)

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, OTP Amount must be less than or equal to Total Originated Amount**
- **If OTP Number is entered, then OTP Amount must be greater than or equal to OTP Number**

Response must be numeric

OTP Number (Column J)

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount](#) is entered, then [OTP Number](#) cannot be blank or zero**

Response must be numeric

OTP Amount Native American (Column#)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Native American](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Native American](#) is entered, then [OTP Amount Native American](#) must be greater than or equal to [OTP Number American Indian](#)**
- **If entered, [OTP Amount Native American](#) must be less than [OTP Amount](#)**

Response must be numeric

OTP Number Native American (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native American](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native American](#) is entered, then [OTP Number Native American](#) cannot be blank or zero
- If entered, [OTP Number Native American](#) must be less than [OTP Number](#)

Response must be numeric

OTP Amount Native Alaskan (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native Alaskan](#) is entered, then [OTP Amount Native Alaskan](#) must be greater than or equal to [OTP Number Native Alaskan](#)
- If entered, [OTP Amount Native Alaskan](#) must be less than [OTP Amount](#)

Response must be numeric

OTP Number Native Alaskan (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native Alaskan](#) is entered, then [OTP Number Native Alaskan](#) cannot be blank or zero
- If entered, [OTP Number Native Alaskan](#) must be less than [OTP Number](#)

Response must be numeric

OTP Amount African American (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, OTP Amount African American must be less than or equal to Total Originated Amount**
- **If OTP Number African American is entered, then OTP Amount African American must be greater than or equal to OTP Number African American**
- **If entered, OTP Amount African American must be less than OTP Amount**

Response must be numeric

OTP Number African American (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, OTP Number African American must be less than or equal to Total Originated Number**
- **If OTP Amount African American is entered, then OTP Number African American cannot be blank or zero**
- **If entered, OTP Number African American must be less than OTP Number**

Response must be numeric

OTP Amount Native Hawaiian (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity

Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Native Hawaiian](#) is entered, then [OTP Amount Native Hawaiian](#) must be greater than or equal to [OTP Number Native Hawaiian](#)**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than [OTP Amount](#)**

Response must be numeric

OTP Number Native Hawaiian (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Native Hawaiian](#) is entered, then [OTP Number Native Hawaiian](#) cannot be blank or zero**
- **If entered, [OTP Number Native Hawaiian](#) must be less than [OTP Number](#)**

Response must be numeric

OTP Amount Other Pacific Islander (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Other Pacific Islander residing in Other Pacific Islands (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Other Pacific Islander](#) is entered, then [OTP Amount Other Pacific Islander](#) must be greater than or equal to [OTP Number Other Pacific Islander](#)**
- **If entered, [OTP Amount Other Pacific Islander](#) must be less than [OTP Amount](#)**

OTP Number Other Pacific Islander (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Pacific Islander (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, OTP Number Other Pacific Islander must be less than or equal to Total Originated Number**
- **If OTP Amount Other Pacific Islander is entered, then OTP Number Other Pacific Islander cannot be blank or zero**
- **If entered, OTP Number Other Pacific Islander must be less than OTP Number**

OTP Amount Persons with Disabilities (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If entered, OTP Amount Persons with Disabilities must be less than or equal to Total Originated Amount**
- **If OTP Number Persons with Disabilities is entered, then OTP Amount Persons with Disabilities must be greater than or equal to OTP Number Persons with Disabilities**
- **If entered, OTP Amount Persons with Disabilities must be less than OTP Amount**

OTP Number Persons with Disabilities (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting

entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

- Validations:
- **Mandatory Field**
 - **If entered, [OTP Number Persons with Disabilities](#) must be less than or equal to [Total Originated Number](#)**
 - **If [OTP Amount Persons with Disabilities](#) is entered, then [OTP Number Persons with Disabilities](#) cannot be blank or zero**
 - **If entered, [OTP Number Persons with Disabilities](#) must be less than [OTP Number](#)**

Response must be numeric

OTP Amount Hispanic (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

- Validations:
- **Mandatory Field**
 - **If entered, [OTP Amount Hispanic](#) must be less than or equal to [Total Originated Amount](#)**
 - **If [OTP Number Hispanic](#) is entered, then [OTP Amount Hispanic](#) must be greater than or equal to [OTP Number Hispanic](#)**
 - **If entered, [OTP Amount Hispanic](#) must be less than [OTP Amount](#)**

Response must be numeric

OTP Number Hispanic (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population –Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

- Validations:
- **Mandatory Field**
 - **If entered, [OTP Number Hispanic](#) must be less than or equal to [Total Originated Number](#)**
 - **If [OTP Amount Hispanic](#) is entered, then [OTP Number Hispanic](#) cannot be blank or zero**

- If entered, [OTP Number Hispanic](#) must be less than [OTP Number](#)

Response must be numeric

OTP Amount Other Approved OTP (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Approved OTP](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Approved OTP](#) is entered, then [OTP Amount Other Approved OTP](#) must be greater than or equal to [OTP Number Other Approved OTP](#)
- If entered, [OTP Amount Other Approved OTP](#) must be less than [OTP Amount](#)

Response must be numeric

OTP Number Other Approved OTP (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Approved OTP](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Approved OTP](#) is entered, then [OTP Number Other Approved OTP](#) cannot be blank or zero
- If entered, [OTP Number Other Approved OTP](#) must be less than [OTP Number](#)

Response must be numeric

OTP and LITP Overlap Amount (Column #)

Of the Total Originated Amount, enter the amount of loans tagged as serving multiple Other Targeted Population

Categories (OTP); or both tagged as Low-Income Targeted Population (LITP) and tagged as serving one or more multiple Other Targeted Population Categories (OTP) defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. This overlap amount is necessary to address any double-counting and be able to accurately calculate a Target Market Activity amount for Consumer loans.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If OTP and LITP Overlap Number is entered, then OTP and LITP Overlap Amount must be greater than or equal to OTP and LITP Overlap Number**

Response must be numeric

OTP and LITP Overlap Number (Column #)

Of the Total Originated Number, enter the number of loans serving multiple Other Targeted Population Categories (OTP); or both tagged as Low-Income Targeted Population (LITP) and tagged as serving one or more multiple Other Targeted Population Categories (OTP) defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. This overlap number is necessary to address any double-counting and be able to accurately calculate a Target Market Activity number for Consumer loans.

NOTE: For Target Market Accountability purposes, the Fund needs to know if a transaction can qualify for more than one TM type, so a transaction can be tagged by a CDFI as IA, LITP and/or OTP. For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP or OTP or IA., but not all of the types, so the Fund will make the determination for the calculation in AMIS.

Validations:

- **Mandatory Field**
- **If OTP and LITP Overlap Amount is entered, then OTP and LITP Overlap Number cannot be blank or zero**

Response must be numeric

Organization

Use the lookup function to identify and report the Organization associated to the Consumer Loans/Investments Origination record. This only applies for User Interface (UI). The csv template does not have this data field.

Validations:

- **Mandatory Field**
- **Organization must match an Organization that the user filling out the TLR is associated with.**

Response must be text

Loan Purchase TLR Object - Data Points

CDFI Certification applicants or Certified CDFIs must document how their purchase of loans from certified CDFIs or non-Certified CDFIs serve to meet the Financing Entity, and/or the Target Market test. The CDFI Fund counts Loan Purchases from CDFIs and Target Market loans purchased from non-Certified CDFIs as Financial Products. Loan Purchases must be presented for review in connection with the Target Market requirements as follows:

- Loan Purchases *from Certified CDFIs*, whether purchased individually or in bundle, are recognized as Financial Products directed to an OTP – Certified CDFIs Target Market. Each bundled Loan Purchase from a CDFI will count as a single Financial Product transaction.
- Target Market loans purchased *from non-Certified CDFIs* are recognized as Financial Products directed to the Target Market(s) of the original borrowers. Applicants that purchase Target Market loans from non-Certified CDFIs in bundle may count each of the purchased loans as a single Financial Product transaction.

The data fields comprising the TLR’s Loan Purchase object are shown below. The TLR will provide a separate template to geocode the location of loans purchased from a CDFI or non-Certified CDFIs only if address information is available for each transaction. All loans purchased from a certified CDFI should be coded as “Other Targeted Population – Certified CDFIs” by the reporting entity. For loans purchased from a non-certified CDFI, the reporting entity can classify them as IA, LITP or OTP depending on their eligibility. Based on the FIPS code assigned to each loan purchased in the TLR, AMIS will assess whether it is located in an IA. Reporting entities should refer to the CDFI Fund’s Target Market Assessment Methodologies document for guidelines on how to classify a loan purchased as LITP or OTP.

Data Fields for the Loan Purchase TLR Object

QUESTION NUMBER	REPORT ITEM	INSTRUCTIONS
LP1	TLR Loan Purchase Submission Year	Select from drop down list of years NOTE: TLR Loan Purchase Submission Year is the year of the report, NOT the year when the report is submitted.
LP2	Was this loan/loan bundle purchased from a Certified CDFI?	Select from the following answers: Yes No If answer is “Yes” then proceed to Question LP3. If answer is “No” then proceed to Question LP22. NOTE: “Certified” status pertains to the time of purchase for the individual loan or loan bundle. If the CDFI from which the individual loan or loan bundle was purchased was not

		Certified at the time of purchase, but later became Certified, then the reporting entity should respond “No” to this question. If the CDFI from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later became not Certified, then the reporting entity should respond “Yes” to this question.
If Yes, provide the following information on each individual loan or loan bundle. Do not disaggregate loan bundles. (Use multiple rows if necessary):		
LP3	Purchase Number	System assigned value.
LP4	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP5	Total \$ Paid	For each row, enter the Total Amount Paid for the loan purchase.
LP6	Total # Loans	For each row, enter the Total Number of Loans for the purchase.
LP7	Name of Certified CDFI that Loan/Loan Bundle was Purchased From	For each row, enter the name of the Certified CDFI from which the individual loan or loan bundle was purchased.
LP7A	City location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the city.
LP7B	State location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the state.
LP8	Business Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category. NOTE: This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new

		facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
LP9	Business Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.</p>
LP10	Consumer Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.</p>
LP11	Consumer Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair,</p>

		debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.
LP12	Commercial Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation –Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.</p>
LP13	Commercial Real Estate Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation –Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and</p>

		residential uses but excludes acquisitions without rehabilitation.
LP14	Residential Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purpose of “Real Estate – Construction–Housing-Multi Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing-Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate – Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.</p>
LP15	Residential Real Estate Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purpose of “Real Estate – Construction–Housing-Multi Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing-Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate – Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.</p>
LP16	Home Improvement and Purchase Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: This category includes “Home Improvement” where loan is for the</p>

		renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence.
LP17	Home Improvement and Purchase Loans_Number	For each row, enter the Number of loan purchases in this category. NOTE: This category includes “Home Improvement” where loan is for the renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence
LP18	Climate Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP19	Climate Loans_Number	For each row, enter the Number of loan purchases in this category.
LP20	Other/Unknown Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category. NOTE: The purpose of the loan does not match any of the purposes defined in the other data fields.
LP21	Other/Unknown Loans_Number	For each row, enter the Number of loan purchases in this category. NOTE: The purpose of the loan does not match any of the purposes defined in the other data fields.
LP22	Other Targeted Populations (OTP)	AMIS should populate this data field as “Other Targeted Population – Certified CDFIs.”
If No, provide the following information on each individual loan, regardless of whether it is a single loan purchase or a loan bundle purchase. All loan bundles should be disaggregated to the individual loan level. (Use multiple rows if necessary):		
LP23	Purchase Number	Number identifying the loan bundle to which individual loans belong if they were purchased in a bundle. NOTE: Loans purchased together in a bundle should have the same number value for this data field.
LP24	Loan ID	Unique identifier for each loan in a purchased bundle or individual loans purchased separately.
LP25	Name of Entity Loan was Purchased From	For each row, enter the name of the entity from which the loan(s) was purchased.

LP26	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP27	Loan Amount	For each row, enter the Dollar Amount of loan purchased.
LP28	Loan Interest Rate	For each row, enter the interest rate of loan purchased.
LP29	Loan Status	For each row, select the option below that describes the status of the loan purchased at the end of the most recently completed fiscal year. Active Closed Sold Charged-off Refinanced Restructured
LP30	Purpose	For each row, select the option below that describes the purpose of the loan purchased. Consumer Non-Real Estate Business Non-Real Estate Microenterprise Home Purchase Home Improvement Real Estate - Construction/Permanent/Acquisition w/o Rehab - Commercial Real Estate - Construction-Housing-Multi Family Real Estate - Construction-Housing-Single Family Real Estate-Rehabilitation-Commercial Real Estate - Rehabilitation - Housing - Multi Family Real Estate - Rehabilitation - Housing - Single Family Climate Other
LP31	Project FIPS Code	Report the project's 11-digit FIPS Code.
LP32	Investment Area (IA)	For each row, value of (Yes or No) will be populated by AMIS based on the submission of the CDFI TLR Address template into CIMS.
LP33	Other Targeted Populations (OTP)	For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market

		<p>Assessment Methodologies document.</p> <p>Native American Native Alaskan residing in Alaska African American Native Hawaiian residing in Hawaii Other Pacific Islander residing in Other Pacific Islands Persons with Disabilities Hispanic Other Approved OTP NA</p>
LP34	Desc of Other Approved OTP	If "Other Approved OTP" was selected in LP34, provide a description of the approved Targeted Population.
LP35	Low-Income Targeted Population (LITP)	<p>For each row, choose one of the predefined values below and report whether the transaction serves a Low-Income Targeted Population.</p> <p>Yes No</p> <p>NOTE: An entity may code loans as LITP through its own loan processing system. Such coding should be based on the collection of income data per the CDFI Fund's Regulations and the CDFI Fund's Target Market Assessment Methodologies document. For cases where the CDFI Fund has approved an entity's method to determine LITP End-Users, that method can be used to designate transactions as long as there is supporting documentation. The transaction file should be validated and saved in the organization's pre-certified account.</p>
LP36	IA End Users	<p>For each row, choose one of the predefined values below and report whether the transaction serves Investment Area (IA) End Users.</p> <p>Yes No NA</p> <p>NOTE: Consult the "CDFI Program 2011-2015 ACS Eligible Investment</p>

		<p>Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- https://www.cdfifund.gov/research-data/Pages/default.aspx.</p> <p>NOTE: Any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.</p>
LP37	LITP End Users	<p>For each row, choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users as defined in the CDFI Fund’s Target Market Assessment Methodologies document.</p> <p>Yes No NA</p> <p>NOTE: Individuals qualify as members of the Low-Income Targeted Population (LITP) if their family income is:</p> <ul style="list-style-type: none"> - For Metropolitan Areas: <ul style="list-style-type: none"> o 80% of the area median family income (adjusted for family size); or - For non-Metropolitan Areas, the greater of: <ul style="list-style-type: none"> o 80% of the area median family income (adjusted for family size); or o 80% of the statewide non-Metropolitan Area median family income (adjusted for family size).
LP38	OTP End Users	<p>For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) End User as defined in the CDFI Fund’s Target Market Assessment Methodologies document.</p>

		Native American Native Alaskan residing in Alaska African American Native Hawaiian residing in Hawaii Other Pacific Islander residing in Other Pacific Islands Persons with Disabilities Hispanic Other Approved OTP NA
LP39	Desc of Other Approved OTP-End Users	If "Other Approved OTP" was selected in LP40, provide a description of the Other Targeted Population.

Financial Services TLR Object - Data Points

Depository Institutions seeking to obtain or maintain CDFI Certification are able to document the provision of qualified Financial Services to meet the Target Market test if the dollar volume of their qualified Financial Product transactions falls below the 60 percent threshold, but still represents at least 50% of the total dollar volume of its transactions. In such cases, a Depository Institution may meet the test by demonstrating that at least 60 percent of the total number of its Financial Products are directed to one or more eligible Target Market(s) *and* at least 60 percent its total unique depository account holders are members of one or more eligible Target Market(s), as of the end of the reporting fiscal year.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the Financial Services TLR object, where reporting entities will provide information on their unique depository account holders as of the last day of the most recently completed fiscal year. The data fields comprising the TLR’s Financial Services object are shown below. Depending on the number of unique depository account holders, the reporting entity may be required to enter information directly into AMIS through the user interface or use the template for bulk record uploading. Reporting entities will use the CDFI TLR Address object to geocode the location of each unique depository account holder by the census tract FIPS code. The results from geocoding allow AMIS to determine which unique depository account holders are located in Investment Areas. Using the CDFI Fund’s Target Market Assessment Methodologies, a reporting entity can identify unique depository account holders who are members of an approved Targeted Population. It is important to remember that a unique depository account holder may qualify for an Investment Area as well as a Targeted Population(s), but for purposes of calculating Target Market activity percentages, a unique depository account holder can only be counted once, i.e. it is either IA or LITP or OTP, but not more than one. For the purposes of measuring TM account holders, the reporting entity may consider all account holders other than government entities, regardless of depository account type.

Data Fields for the TLR Financial Services Object

Data Point	Description	Data Type
Financial Services Submission Year	Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.	Drop down of year
Depository Account Holder ID	An ID number unique to each depository account holder at the financial institution as of the last day of the most recently completed fiscal year.	Alpha-numeric
Other Targeted Populations (OTP)	Select from drop down the Other Targeted Population(s) associated with the depository account holder.	Drop down of OTP type Native American Native Alaskan residing in Alaska African American Native Hawaiian residing in Hawaii Other Pacific Islander residing in Other Pacific Islands Persons with Disabilities

		Hispanic Other Approved OTP NA
Account FIPS Code	11-digit census tract FIPS code generated by geocoding the depository account holder address to indicate the depository account holder's location.	Text format
Investment Area (IA)	Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.	FIPS Code Qualified (Yes/No)
Low-Income Targeted Population (LITP)	Select from drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population.	Drop down of Yes or No
Org ID	AMIS ORG ID.	Auto-populated
Organization Name	Full name of the reporting entity.	Auto-populated
Institution Type	Financial institution type (should align with Organizational Profile option selected).	Auto-populated
Submission Date	Date on which the template/table was submitted by the financial institution.	Auto-generated date by AMIS (mm/dd/yyyy)