

OMB Approval No. 1559-0027

Paperwork Burden Statement:

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0027. Public reporting burden for this collection of information is estimated to average 40 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave., NW, Washington, DC 20220.

Freedom of Information Act (FOIA) Statement:

The CDFI Fund does not publish proprietary or confidential information submitted by CDFIs as a general practice. However, any information submitted by CDFIs in the Annual CDFI/NACA/RRP Financial Award Recipient Transaction Level Report (TLR) or other reports made in connection with TLR (e.g., TLR Snapshot Report) is subject to the Freedom of Information Act (FOIA) (5 U.S.C. 552) and other federal laws and regulations. Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes. In general, FOIA makes federal agency records available to the public, unless the information requested is exempt from disclosure. Trade secrets and commercial or financial information submitted by CDFIs may be exempt from disclosure pursuant to the FOIA. CDFIs should consult their legal counsel for further guidance on this matter.

The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process.

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.

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CDFI/NACA/RRP Transaction Level Report (TLR) Data Point Collection Guide March 2025

PURPOSE

Based on an Assistance Agreement between each Financial Assistance (FA) Recipient and the CDFI Fund, the CDFI/Native American CDFI Assistance (NACA) Transaction Level Report (TLR) is used to collect information for compliance monitoring, performance reporting, and record-keeping purposes. The annual report provides qualitative and quantitative information on the Recipient's compliance with its performance goals, its financial health, and the period of performance in which the CDFI Fund's financial assistance was used. The CDFI/NACA TLR is submitted via the CDFI Fund's Awards Management Information System (AMIS) once a year, six months after its fiscal year end.

In May 2021, the CDFI Fund expanded the use of the CDFI/NACA TLR to include evaluation and compliance reporting for the CDFI Rapid Response Program (CDFI RRP) authorized by the Consolidated Appropriations Act, 2021, Pub. L. 116-260 (December 27, 2020), to provide grants to CDFIs to support, prepare for, and respond to the economic impact of the COVID-19 pandemic. The CDFI/NACA TLR became the CDFI/NACA/RRP TLR.

Under the revised CDFI Certification policies, Certified CDFIs are required to submit transaction level data to allow the CDFI Fund to better assess Target Market activity rather than relying on attestations. Certified CDFIs that are neither current CDFI/NACA FA Recipients nor CDFI RRP FA Recipients will submit the abbreviated TLR form with their Annual Certification and Data Collection Report (ACR) (OMB Control Number 1559-0046) on an annual basis. This is the same form that they submitted at the time of their Certification Application. Certified CDFIs that are current FA Recipients will submit the TLR (OMB Control Number 1559-0027) as they currently are required to do under their respective Award Assistance Agreements.

For current, active recipients of a CDFI/NACA award, a CDFI Equitable Recovery Program (ERP) award, and/or a CDFI RRP award, AMIS through your Assistance Agreement will enable the opening of the full-length TLR. Please note, if you have multiple Financial Assistance awards through the CDFI/NACA Program, CDFI ERP Program, and CDFI RRP Program, you are required only to submit one TLR per fiscal year.

To ensure proper reporting, CDFIs should review the award and reporting statuses in AMIS regularly. If a CDFI does not agree with the award and reporting status displayed in the ACR (for example, a status of "Not Submitted" or a due date of 12/31/2025), please review your Certification Agreement and/or Assistance Agreement to determine which reports are designated in the Agreements. If you believe that your CDFI's award and reporting status is incorrect, please submit a Service Request in AMIS requesting a review of your award and reporting status.

OVERVIEW

Please refer to this data point guide for greater clarity and detail regarding what information should be included to respond to each data field in the CDFI/NACA/RRP Transaction Level Report (TLR) and its supporting data collection forms. A complete CDFI/NACA/RRP TLR submission consists of the following forms:

- CDFI/NACA/RRP Transaction Level Report
- CDFI TLR Address (if applicable)
- Loan Purchases Report (if applicable)
- Consumer Loan Report (if applicable)
- Financial Services Report (if applicable)

Once a financial institution has completed all the applicable CDFI/NACA/RRP TLR components, the submission will need to be Certified.

CDFI/NACA/RRP TRANSACTION LEVEL REPORT (TLR)

Completion and Submission Process in General

- (1) CDFI Certification Applicants and Certified CDFIs that do have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award will report on new originations or loan purchases closed during the most recently completed fiscal year in the CDFI/NACA/RRP TLR.
- (2) CDFI Certification Applicants are required to submit their complete CDFI/NACA/RRP TLR before they complete their CDFI Certification Application so that certain data fields in the Application can be auto-populated based on data in the TLR.
- (3) Certified CDFIs that have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award are required to submit their complete CDFI/NACA/RRP TLR ahead of their ACR submission. The CDFI/NACA/RRP TLR is typically due 180 days after the reporting entity's most recently completed fiscal year according to the schedule in the Assistance Agreement as well as the Award Reporting Schedule in AMIS.
- (4) To ensure coordination between TLR Target Market (TM) activity results and ACR TM activity requirements, ACR submissions will be due 180 days after the reporting entity's most recently completed fiscal year.
- (5) The existing CDFI TLR Address Report should be used to enter location information for each transaction. If you include a loan in the CDFI TLR Project report, then you need to include its address(es) in the CDFI TLR Address report.

- (6) Depending on the number of originations to report, an Applicant or Certified CDFI may enter information on each origination directly through the user interface in AMIS, or it can submit through a bulk upload process using a spreadsheet file.
- (7) An Applicant or Certified CDFI will use the existing TLR reporting and pre-Certification process, which allows CDFIs to validate and check their TLR and associated reports for errors before submitting a final report. The pre-Certification process will also allow CDFIs to stage their data in batches and to use the geocoding functionality for determining whether transactions are in qualified Investment Areas (IAs). When CDFIs upload their reports into the pre-Certification process, the system will check for errors.
- (8) Once all transactions are correct and validated by the system, an Applicant or Certified CDFI can submit the final report.
- (9) A Certified CDFI should retain all supporting documentation for a minimum of five years after submission of the TLR to the CDFI Fund for compliance record keeping, as it is subject to a random desk review based on the guidelines stated in the Certification Agreement.
- (10) Once a CDFI has submitted its final report, AMIS will then generate a display for each Applicant or Certified CDFI that provides an overall tabulation of the proportion of its new Financial Product originations and/or loan purchases as well as Financial Services unique account holders (if applicable) that serve qualified IAs and/or Targeted Populations based on the Applicant's or Certified CDFI's proposed or approved Target Market(s). This information will automatically be populated into either the CDFI Certification Application or the ACR to assess whether the organization meets the minimum Target Market activity thresholds required for obtaining or maintaining its CDFI Certification.

General Reporting Guidelines

- Any CDFI regardless of Certification status that has an active FA award from CDFI/NACA Program, CDFI RRP, and/or CDFI ERP is required to file a CDFI/NACA/RRP TLR report.
- Only one TLR is required per Certification Application or Annual Certification and Data Collection Report (ACR) per fiscal year regardless of the number of Financial Assistance awards received.
- Include ALL NEW Financial Products originated or purchased during the Applicant's or Certified CDFI's reporting period, *not* just loans and investments associated with a Financial Award.
- Know your CDFI's reporting period because only Financial Products originated or purchased during the reporting period are accepted. A reporting period should correspond to the CDFI's most recently completed fiscal year. Check and confirm the reporting period before filing a TLR report.
- Unless the guidance indicates otherwise, always report the data at the time of Financial Product origination or purchase.
- Make sure to use the most up-to-date template to upload data into AMIS.

What Should Be on a CDFI/NACA/RRP TLR

- Reported Financial Products must be arm's-length transactions and on balance sheet (with the exception of entities Certified as CDFIs for the purpose of the Bond Guarantee Program).
- Report loan purchases in the separate Loan Purchase object. If an Applicant or Certified CDFI has loan purchases on its balance sheet and they were purchased within the reporting period, then the Loan Purchases Report Object must be completed and submitted.
- NMTC Allocatees should (1) include any financial transactions made by the CDFI to an NMTC Investment Fund (in the form of leverage debt) or directly to a Qualified Active Low-Income Community Business (QALICB) or affiliate and (2) exclude any Qualified Low Income Community Investments (QLICIs) funded by Qualified Equity Investments (QEIs) from NMTCs reported in the NMTC Allocatee CDE or Multi-CDE TLR.
- Include any Capital Magnet Fund (CMF) activity that was funded by CMF awards.
- For loan participations, report ONLY your portion of the loan participation. The portion should be reported on the CDFI TLR or
- Credit Unions, Banks, and Depository Institution Holding Companies will need to report any Consumer Loans originated during the reporting period in the separate Consumer Loans/Investment Originated object.
- The Financial Services Report Object should be completed and submitted only by a depository institution that requires the submission of Financial Services data in order to potentially meet the TM thresholds.
- Complete all required data fields. Refer to the "Explanation of the Data Fields for the CDFI/NACA/RRP TLR Object" section below for the validation rules of each data field to determine what is required and what is not required.
- 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 an 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.

When the CDFI/NACA/RRP TLR Should Be Submitted

The CDFI Fund recommends starting the submission process at least one month before the due date. For currently Certified CDFIs, remember that the CDFI/NACA/RRP TLR must be submitted first before either the CDFI Certification Application or the ACR can be submitted.

What Happens After a CDFI/NACA/RRP TLR Is Submitted

After the TLR is submitted to the CDFI Fund, it will be reviewed. Upon review, if the data reported is deemed incomplete or inaccurate, the CDFI Fund will follow up for clarification. If the CDFI Certification Applicant or currently Certified CDFI fails to respond to questions within the CDFI Fund's required timeframe, the TLR report will be considered not submitted, which could jeopardize the submission of the Applicant's or CDFI's CDFI Certification status.

CDFI/NACA/RRP TLR OBJECT – DATA POINTS

Explanation of the Data Points for CDFI/NACA/RRP TLR Object

TLR Submission Year

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

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

Report the amount of the loan original investment. The amount should be a non-zero positive whole number. For lines of credit (LOCs) such as credit cards, report the credit limit amount. If the credit limit amount is unknown, enter “1” (without quotations).

Validations:

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

Response must be numeric

Purpose

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, OTHER, or MICRO.**

Please select one of the following:

CONSUMER	Consumer Loan: 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.
BUSINESS	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.
MICRO	Non-Real Estate Microenterprise: Financing to a for-profit or nonprofit 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.
HOMEPURCH	Home Purchase: Loan is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial: Financial Note is for pre-development 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 Note is for pre-development financing or construction of multi-family housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Financial Note is for pre-development 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 multi-family housing.
RERHSINGLE	Real Estate – Rehabilitation–Housing–Single Family: Financing is to rehabilitate or acquire single-family housing.
OTHER	None of the Above: Transaction purpose does not match any of the purposes defined above. Financial Products to other CDFIs should be reported as “Other.”

Transaction Type

Choose one of the pre-defined values below and report the type of transaction. 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 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

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 because of 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 because of delinquency of borrower.
REFIN	A financial note was off-the-books but not paid in full at the reporting period end. It was done because of 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 a loan default or to prevent a loan default.

Originator Transaction ID

Your organization should assign a unique identifier to each loan or investment. The identifier can be a combination of 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 IDs 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

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” (without quotation marks).

Validations:

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

Response must be in numeric format up to three decimal places

Interest Type

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

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 Point figure is unknown or not applicable, enter “99” (without quotation marks).

Validations:

- Conditionally required if [Transaction Type](#) = **TERM** or **DEBTEQTY**.
- [Points](#) must be between 0 and 100.

Response must be in numeric format up to three decimal places

Origination Fees

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 to or greater than zero and less than [Original Loan/Investment Amount](#).

Response must be in numeric format up to two decimal places

Amortization Type

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

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: <ul style="list-style-type: none"> Conditionally required if Transaction Type = DEBTEQTY. 	
<i>Please select one of the following:</i>	
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.

<h2>Term (in months)</h2> <p>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" (without quotation marks).</p>
Validations: <ul style="list-style-type: none"> If Transaction Type = TERM, Term must be greater than zero.
<i>Response must be in numeric format</i>

<h2>Guarantee by Third Party</h2> <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.</p>						
Validations: <ul style="list-style-type: none"> Conditionally required if Transaction Type = TERM, LOC, or DEBTEQTY. 						
<i>Please select one of the following:</i>						
<table border="1"> <tr> <td>SBA</td> <td>Small Business Administration (SBA): A loan is issued by CDFI to its borrower but guaranteed by SBA in case the borrower defaults.</td> </tr> <tr> <td>USDA</td> <td>U.S. Department of Agriculture (USDA): A loan is issued by CDFI to its borrower but guaranteed by USDA in case the borrower defaults.</td> </tr> <tr> <td>OTHERGOV</td> <td>Other Government Source: A loan is issued by CDFI to its borrower but</td> </tr> </table>	SBA	Small Business Administration (SBA): A loan is issued by CDFI to its borrower but guaranteed by SBA in case the borrower defaults.	USDA	U.S. 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
SBA	Small Business Administration (SBA): A loan is issued by CDFI to its borrower but guaranteed by SBA in case the borrower defaults.					
USDA	U.S. 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, or local) in case the borrower defaults.
PERSONAL	Personal Guarantee: A loan is issued by CDFI to its borrower but guaranteed by other individuals (non-government, non-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

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. There are only two instances where forgivable loans can be considered as eligible Financial Products for the purposes of CDFI Certification whereby the Financial Product can be counted for Target Market activity. The first instance is a forgivable loan with at least one payment within 12 months of the loan closing date. The second instance is a forgivable loan that meets each of the following conditions:

1. The purpose of the debt is for the purchase of a single-family, owner-occupied residence and is in a subordinate position;
2. The debt is subject to a credit contract requiring repayment if certain terms specified in the contract are not met and full forgiveness of the loan may not be made until the end of the loan period. The creditor has verified that the borrower has sufficient income or assets (other than the value of the property being purchased) to repay the debt according to its terms;
3. A loan term of five years or longer;
4. The borrower has pledged adequate security;
5. The debt is documented by a valid and enforceable promissory note, and security interests are properly perfected;
6. Interest (even a nominal amount) is charged at least annually (may be accrued and capitalized); and
7. The debt is reflected as a loan on the creditor's balance sheet.

Validations:

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

Yes	The loan or the equity may be converted to a grant.
YesTM1	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.
YesTM2	The loan meets each of the following conditions: (1) The purpose of the debt is for the purchase of a single-family, owner-occupied residence and is in a subordinate position; (2) The debt is subject to a credit contract requiring repayment if certain terms specified in the contract are not met and full forgiveness of the loan may not be made until the end of the loan period. The creditor has verified that the borrower has sufficient income or assets (other than

	the value of the property being purchased) to repay the debt according to its terms; (3) A loan term of five years or longer; (4) The borrower has pledged adequate security; (5) The debt is documented by a valid and enforceable promissory note, and security interests are properly perfected; (6) Interest (even a nominal amount) is charged at least annually (may be accrued and capitalized); and (7) The debt is reflected as a loan on the creditor's balance sheet.
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

Choose one of the pre-defined values below and report the FA Program Performance Goals and Measures (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 CDFI Rapid Response Program PG&M objective, then select "RRP-FA." If a loan/investment is used to meet a CDFI Equitable Recovery Program PG&M objective, then select "ERP." If a loan/investment is used to satisfy Capital Magnet Fund PG&M objective, then select "CMF." If the transaction is made by the CDFI to an NMTC Investment Fund (in the form of leverage debt) or directly to a Qualified Active Low-Income Community Business (QALICB), then select "NMTC." If a loan/investment is used to satisfy CDFI-FA and/or NACA-FA PG&M objective, then select "FA." For all remaining transactions not described above, select "NA." Only one option is allowed for each transaction.

NOTE: RRP-FA should no longer be an active answer choice after TLRs are submitted on December 31, 2025, but the Fund is keeping it as an answer choice for any late submissions.

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.
ERP	Equitable Recovery Program: The loan is used to meet an Equitable Recovery Program PG&M Objective. Note ERP Awardees should not report on ERP loans/investments originated during the Year 0 Period of Performance until

	their Year 1 Reporting Deadline.
FA	Community Development Financial Institutions Program and/or Native American CDFI Assistance Program Financial Assistance: The loan is used to meet CDFI-FA and/or NACA-FA PG&M objective.
CMF	Capital Magnet Fund: The loan is used to meet Capital Magnet Fund PG&M objective.
NMTC	New Markets Tax Credit Program: (1) include any financial transactions made by the CDFI to an NMTC Investment Fund (in the form of leverage debt) or directly to a Qualified Active Low-Income Community Business (QALICB) or affiliate and (2) exclude any Qualified Low Income Community Investments (QLICIs) funded by Qualified Equity Investments (QEIs) from NMTCs.
NA	Not Applicable

Client ID

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 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

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**.

lease select one of the following:

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

NAICS

Report the six-digit North American Industry Classification (NAICS) Code that reflects investee's/borrower's nature of business/activity. Currently, NAICS Version 2022 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" (without quotation marks).

Validations:

- Conditionally required if [Investee Type](#) = **BUS**.
- [NAICS](#) must be a valid six-digit code.

Response must be numeric

Date Business Established

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.

Response must in the format of mm/dd/yyyy

Entity Structure

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	Nonprofit or Not-for-Profit: Based on the Internal Revenue Service 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 (e.g., a water authority).

Minority Owned or Controlled

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 the members 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

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 the members 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

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 the members of its Board of Directors are Low-Income persons. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104. 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

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 a recent immigrant.
Do Not Know	The information is either unknown to the lender or not applicable.

Sex

Choose one of the pre-defined values below and report the sex of the investee or borrower. Enter "Declined to answer" if the information is either unknown or not provided by the investee/borrower.

Validations:

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

Please select one of the following:

MALE	Male.
FEMALE	Female.
Declined to Answer	The information is either unknown to the lender because it was not asked for or investee or borrower declined to provide an answer when asked.

Race

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.
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

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: <ul style="list-style-type: none"> Conditionally required if Investee Type = IND. 	
<i>Please select one of the following:</i>	
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.

<h2>Female-Headed Household</h2> <p>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.</p>	
Validations: <ul style="list-style-type: none"> Conditionally required if Investee Type = IND. 	
<i>Please select one of the following:</i>	
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.

<h2>First-Time Home Buyer</h2> <p>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.</p>	
Validations: <ul style="list-style-type: none"> Conditionally required if Purpose = HOMEPURCH. 	
<i>Please select one of the following:</i>	
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

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 a 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

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 a zero.

Validations:

- If [Investee Type](#) = BUS, then the number entered must be equal or greater than zero.

Response must be numeric

Low-Income Status

Compliance Check

Choose one of the pre-defined values below and report the income status of the borrower. Low-Income is based on the census tract for the borrower's primary place of residence, Metropolitan/Non-Metropolitan designation of the census tract's county, and their income, adjusted for family size. Low-Income means: (1) for Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) for Non-Metropolitan Areas, no more than the

greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104. 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's/borrower's family income is less than 30% of the area median family income.
Very Low-Income	Select this option if investee's/borrower's family income is equal to or greater than 30% and less than 50% of the area median family income.
Low-Income	Select this option if investee's/borrower's family income is equal to or greater than 50% and equal to or less than 80% of the area median family income.
Middle-Income	Select this option if investee's/borrower's family income is greater than 80% and less than 120% of the area median family income.
Upper-Income	Select this option if investee's/borrower's family income is equal to or greater than 120% of the area median family income.
Do Not Know	The information is either unknown to the lender or not applicable.

Other Targeted Populations

Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP.

Validations:

- Mandatory Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
African American	African American.
Native Hawaiian	Native Hawaiian.
Other Pacific Islander	Other Pacific Islander.

Filipino	Filipino.
Vietnamese	Vietnamese.
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

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 Targeted Population, 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 beneficiary population.

NOTE: Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP and OTP end users.

LITP End Users

Compliance Check

Choose one of the pre-defined values below and report if the transaction primarily serves Low-Income Targeted Population (LITP) End Users. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104.

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

Choose one of the pre-defined values below and report if the transaction serves Other Targeted Population (OTP) End User(s). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP end users.

Validations:

- **Mandatory Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
African American/Black	African American.
Native Hawaiian	Native Hawaiian.
Native Pacific Islander	Native Pacific Islander.
Persons with Disabilities	Persons with Disabilities.

Hispanic	Hispanic.
Filipino	Filipino.
Vietnamese	Vietnamese.
Other Approved OTP	Other Approved OTP.
NA	Not Applicable.

Description of Other Approved OTP-End Users

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

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 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. As of January 5, 2024, currently Certified CDFIs are 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.

Designated Target Market Type

Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess Target Market type.

Validations:

- **Mandatory Field.**

Please select one of the following:

IA-Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA-Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA-Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA-Non-Metro Counties/Parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-African American	The transaction is designated as Other Targeted Population – African American (OTP) or Other Targeted Population – African American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.

OTP-Other Pacific Islander	The transaction is designated as Other Targeted Population – Other Pacific Islander (OTP) or Other Targeted Population – Other Pacific Islander (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Hispanic	The transaction is designated as Other Targeted Population – Hispanic (OTP) or Other Targeted Population – Hispanic (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Filipino	The transaction is designated as Other Targeted Population – Filipino (OTP) or Other Targeted Population – Filipino (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Vietnamese	The transaction is designated as Other Targeted Population – Vietnamese (OTP) or Other Targeted Population – Vietnamese (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Certified CDFIs	The transaction is designated as Other Targeted Population – Certified Community Development Financial Institutions (CDFIs) (OTP) for purposes of the Target Market Threshold calculation.
OTP-Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

Total Project Cost

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 makes up only 20% 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 \$1 million 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 FTEs, part-time employees should be combined (e.g., two part-time employees that work 17.5 hours each 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 (e.g., 2 temporary employees who each have a contract to work for six 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 a Pro-rated** one. For example, if a construction project, where your financing makes up only 20% of the total, creates 10 jobs, report 10, not two.

Type of Jobs Reported

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.

<i>Please select one of the following:</i>	
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

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 report only 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 to or greater than zero.

Response must be numeric

Projected Jobs to Be Created-Construction

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 report only 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 to or greater than zero.

Response must be numeric

Projected Permanent Jobs to Be Created at Tenant

Businesses

Proj. Perm. Jobs Created Tenant Bus.

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 report only 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 to or greater than zero.

Response must be numeric

Source of Job Estimates

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

Validations:

- Conditionally required if **Purpose** = BUSINESS, MICRO, ECOCOM, 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

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

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

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 to or greater than zero.

Response must be numeric

Capacity of Child Care Community Facility

Capacity of Child Care Community Fac.

If the project financed includes a child care 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 to or greater than zero.

Response must be numeric

Capacity of Healthcare Community Facility

Capacity of Healthcare Community Fac.

If the project financed includes a health care 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 to or greater than zero.

Response must be numeric

Capacity of Arts Center Community Facility

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 to or greater than zero.

Response must be numeric

Capacity of Other Community Facility

Capacity of Other Community Fac.

If the project financed is a community facility that serves a purpose other than education, child care, health care, 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 to or greater than zero.

Response must be numeric

Square Feet of Real Estate – Total

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 to 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

Sq Ft of Real Estate – Manufacturing

Report the total number of gross square feet of manufacturing space that is 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 to or greater than zero.

Response must be numeric

Square Feet of Real Estate – Office

Sq Ft of Real Estate – Office

Report the total number of gross square feet of office space that is 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 to or greater than zero.

Response must be numeric

Square Feet of Real Estate – Retail

Sq Ft of Real Estate – Retail

Report the total number of gross square feet of retail space that is 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 to or greater than zero.

Response must be numeric

Housing Units – Sale

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 to or greater than zero.

Response must be numeric

Housing Units – Rental

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 to or greater than zero.

Response must be numeric

Affordable Housing Units – Sale

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 to or greater than zero and equal or less than [Housing Units – Sale](#).

Response must be numeric

Affordable Housing Units – Rental

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 to or greater than zero and equal to or less than [Housing Units – Rental](#).

Response must be numeric

Other Impact (1)-Explain

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

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 to 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 pro-rate 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 three separate transactions. Each transaction must have a unique Originator Transaction ID. The following examples show select fields from the TLR and use the square footage pro-rating 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 two grocery stores in different locations should be reported as two separate transactions. Each transaction must have a unique Originator Transaction ID.

Originator Transaction ID	Original Loan/Investment Amount	Project Street Address			
		HFFI-FA Activity	Line 1	Project City	Project State
L_100A	1,000,000.00	RETAIL	456 Main Street	Washington	DC
L_100B	1,000,000.00	RETAIL	654 Upper Lane	Chesapeake Beach	MD

Year of HFFI Award

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:

Report whether the type of HFFI-FA Activity is Retail or Non-retail. The CDFI Program Assistance Agreement defines eligible HFFI activities as follows: Eligible HFFI Activities require that the majority

- **Conditionally required if FA Program Type = HFFI-FA.**

Response must be numeric (four places)

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 nonprofit 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, and 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

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

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

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

If you selected “OTHER” 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.

<p>Validations:</p> <ul style="list-style-type: none"> Conditionally required if Food Desert Identifier Source = OTHER.
<i>Response must be text</i>

<h2>Healthy Foods Project Description</h2> <p>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.</p>
<p>Validations:</p> <ul style="list-style-type: none"> Conditionally required if FA Program Type = HFFI-FA.
<i>Response must be text</i>

<h2>Total Number of New Retail Healthy Food Outlets</h2> <h3>Total Number of New Retail Healthy Food</h3> <p>Report the total number of distinct new retail healthy food outlets. Exclude Retail Healthy Food Outlets that existed prior to receiving HFFI-FA financing.</p>
<p>Validations:</p> <ul style="list-style-type: none"> Conditionally required if FA Program Type = HFFI-FA and “HFFI-FA Activity = Retail.”
<i>Response must be numeric</i>

<h2>Total Number of New Non-Retail Healthy Food Lending Activities</h2> <h3>New Non-Retail Healthy Food Lending Activities</h3> <p>Report the total number of distinct new Non-Retail Healthy Food Activities that 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.</p>
<p>Validations:</p> <ul style="list-style-type: none"> Conditionally required if FA Program Type = HFFI-FA and “HFFI-FA Activity = Non-Retail.”
<i>Response must be numeric</i>

Square Footage of New Retail Healthy Food Outlets

Square Ft 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

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

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 composed of members of the Targeted Population.
NA	Not Applicable.

CDFI ADDRESS TLR OBJECT – DATA POINTS

The CDFI Address object captures geographic information for each transaction in the CDFI/NACA/RRP TLR in order to be able to geocode those transactions and validate any Designated Target Market Type data field values tied to geography of the investee/borrower. CDFI TLR Project report and CDFI TLR Address report go together. In other words, if you include a financial product in the CDFI TLR Project report, then you need to include its address(es) in the CDFI TLR Address report. The data points shown below are collected in the Manual/User Interface, CSV, XML versions of the object.

If Investee Type = IND, you only provide the FIPS Code. 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. An entity enters X-Y coordinates. For transactions in the U.S. territories, then an entity should 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.

Explanation of the Data Points for CDFI Address TLR Object

Project Street Address Line

Compliance Check

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.

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 Street Address.
- If Investee Type = **IND**, do not enter the Project Street Address.

Response must be text

Project Street Address Line 2

Report the second line of the project’s street address such as Unit/Suite #, if necessary.

Validations:

- **Optional Field**

Response must be text

Project City

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

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

Compliance Check

Report the five-digit zip code.

Validations:

- Conditionally required if [Investee Type](#) = **BUS** or **CDFI**; and [Project State](#) = one of the

<p>50 US States; and X-Y Coordinates are blank.</p> <ul style="list-style-type: none"> • 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)
<i>Response must be numeric</i>

<h2>Project Zip Code +4</h2> <p>Report the four-digit zip code extension</p> <p>Validations:</p> <ul style="list-style-type: none"> • Optional Field
<i>Response must be numeric</i>

<h2>Project FIPS Code</h2> <p><u>Compliance Check</u></p> <p>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.</p> <p>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.</p> <p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if Investee Type = IND • Project FIPS Code must be a valid 2010 or 2020 Census tract number.
<i>Response must be numeric</i>

<h2>Project Latitude (X-Coordinate)</h2> <p><u>Compliance Check</u></p> <p>Report the Project Longitude (X-Coordinate).</p> <p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if Investee Type = BUS or CDFI and Address is blank
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- If **Investee Type** = **IND**, do not enter **Project Longitude (X-Coordinate)**

Response must be numeric

Project Latitude (Y-Coordinate)

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

Census Vintage Year

Select the American Community Survey (ACS) year for determining census tracts.

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric

International Address

A “Yes” response indicates the primary place of residence or business location of financial product or financial service is outside of the United States and its territories. The default value for this data field is a “No” response.

NOTE: Any transactions where the value for this data field is recorded as “Yes” will not count towards Target Market Activity; its value for the “Designated Target Market Type” data field must be “Non-Target Market.”

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

Unknown Domestic Address

A “Yes” response indicates the primary place of residence or business location of financial product or financial service is within the U.S. and its territories, but the given place/location’s can not be successfully geocoded and assigned a FIPS Code after repeated attempts. The default value for this data field is a “No” response.

NOTE: Any transactions where the value for this data field is recorded as “Yes” cannot have a value for the “Designated Target Market Type” data field involving any of the Investment Area-based Target Market types because the location can not be confirmed as an Investment Area due to the lack of a FIPS Code.

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

Note: If you receive the following error “Please enter another CDFI TLR Address as this is already in use” on your CDFI TLR Address upload, please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.

CONSUMER LOANS/INVESTMENTS TLR OBJECT – DATA POINTS

The “Consumer Loans/Investments Originated” table (CLR) captures information on all consumer loans and investments the reporting entity originated during the reporting period. This table applies only to Banks and Credit Unions. Unregulated entities report their consumer loans in the CDFI/NACA/RRP TLR.

Credit Unions and Banks must report consumer loans in the “Consumer Loans/Investments Originated” tab instead of the “CDFI TLR” tab. Only consumer loans should be provided in this table if Institution Type equals Credit Union and Bank. Banks and Credit Unions are required to report non-consumer loans in the CDFI TLR. The CDFI Fund does not consider mortgages to be consumer loans. If a regulated entity has a mortgage financial product, then it should be reported on the CDFI TLR and not the CLR. Once the “Consumer Loans/Investments Originated” table has been Certified, the reporting entity is no longer able to make edits.

Each transaction that is reported at an aggregate level in the CLR must be assigned to only one approved Target Market type and reported on that one type—either LITP, OTP, or IA. If a transaction is eligible for multiple approved Target Market types, the Certified CDFI must select one type and report that one type to the CDFI Fund.

Explanation of the Data Points for CLR Object

Fiscal Year

CDFI’s reporting period fiscal year is the timeframe 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.

Validations:

- **Mandatory Field.**

Census Vintage Year

Validations:

- **Mandatory Field.**
- **Picklist: 2010 or 2020.**

Response must be numeric

Purpose

Report the primary purpose of the financial note.

Validations:

- **Mandatory Field.**

Please confirm:

CONSUMER

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.

FIPS Code

Report the project's 11-digit FIPS code. If 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 to keep that leading "0" (without quotation marks). Distinct FIPS code or census tract -11-digit code is 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 reporting entity. **The reporting entity 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 or 2020 Census tract number.

Response must be numeric

Total Originated Amount

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" (without quotation marks). If LOC and credit card involve new or additional credit, you should report only 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

Report the total number of loans or investments originated in the census tract during the reporting period. Reporting entity 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

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP. "Low Income" is defined as having family income equal or less: (1) for Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) for Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type

to be used for the transaction.

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](#).
- If entered, the sum of [LITP Amount](#), [OTP Amount](#), and [Investment Area Amount](#) must be less than or equal to [Total Originated Amount](#).

Response must be numeric

LITP Number

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP. "Low Income" is defined as having family income equal to or: (1) for Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) for Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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.
- If entered, the sum of [LITP Number](#), [OTP Number](#), and [Investment Area Number](#) must be less than or equal to [Total Originated Number](#).

Response must be numeric

OTP Amount

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to

properly assess OTP. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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](#).
- If entered, the sum of [LITP Amount](#), [OTP Amount](#), and [Investment Area Amount](#) must be less than or equal to [Total Originated Amount](#).

Response must be numeric

OTP Number

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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.
- If entered, the sum of [LITP Number](#), [OTP Number](#), and [Investment Area Number](#) must be less than or equal to [Total Originated Number](#).

Response must be numeric

OTP Amount Native American

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#).

Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 Native American](#).
- If entered, [OTP Amount Native American](#) must be less than or equal to [OTP Amount](#).

Response must be numeric

OTP Number Native American

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Native Alaskan

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –

Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Native Alaskan

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount African American

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number African American

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Native Hawaiian

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Native Hawaiian

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Other Pacific Islander

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Other Pacific Islander

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Filipino

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

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

Response must be numeric

OTP Number Filipino

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field.**
- If entered, [OTP Number Filipino](#) must be less than or equal to [Total Originated](#)

[Number](#).

- If [OTP Amount Filipino](#) is entered, then [OTP Number Filipino](#) cannot be blank or zero.
- If entered, [OTP Number Filipino](#) must be less than or equal to [OTP Number](#).

Response must be numeric

OTP Amount Vietnamese

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

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

Response must be numeric

OTP Number Vietnamese

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field.**

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

Response must be numeric

OTP Amount Persons with Disabilities

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Persons with Disabilities

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Hispanic

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Hispanic

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP,

OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Number](#).

Response must be numeric

OTP Amount Other Approved OTP

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA., but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to [OTP Amount](#).

Response must be numeric

OTP Number Other Approved OTP

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP. The reporting entity needs to aggregate the total number

of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

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 or equal to OTP Number.

Response must be numeric

Investment Area Amount

Of the Total Originated Amount, enter the amount of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible 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.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in an Investment Area – Pre-qualified; Investment Area – Customized; Investment Area – Non-Metro Customized; and Investment Area – Non-Metro counties/parishes should be counted here.

Validations:

- **Mandatory Field.**
- If entered, Investment Area Amount must be less than or equal to Total Originated Amount.
- If Investment Area Number is entered, then Investment Area Amount must be greater than or equal to Investment Area Number.
- If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount.

Response must be numeric

Investment Area Number

Of the Total Originated Number, enter the number of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to 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.

NOTE: For the Target Market Activity Threshold calculation, a loan can be characterized only as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in an Investment Area – Pre-qualified; Investment Area – Customized; Investment Area – Non-Metro Customized; and Investment Area – Non-Metro counties/parishes should be counted here.

Validations:

- **Mandatory Field.**
- If entered, [Investment Area Number](#) must be less than or equal to Total Originated Number.
- If [Investment Area Amount](#) is entered, then [Investment Area Number](#) cannot be blank or zero.
- If entered, the sum of [LITP Number](#), [OTP Number](#), and [Investment Area Number](#) must be less than or equal to [Total Originated Number](#).

Response must be numeric

Organization

Use the lookup function to identify and report the reporting entity that originated the consumer loans on the Consumer Loans/Investments Origination record. This applies only for user interface (UI). The csv template does not have this data field.

Validations:

- **Mandatory Field.**
- **Must match the reporting entity with which the TLR is associated.**

Response must be text

Note: If you receive the following error “This FIPS code is already in use for this year” on your “Consumer Loans/Investments Originate” file upload, please submit an AMIS Service Request for assistance.

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 CDFI entities serve to meet the Financing Entity test and/or the Target Market test. The CDFI Fund counts loan purchases from CDFIs and Target Market loans purchased from non-Certified CDFI entities 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 CDFI entities* 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 a bundle may count each of the purchased loans as a single Financial Product transaction.

Table 1 below presents the data fields that comprise the TLR’s Loan Purchases object. The TLR will provide a separate template to geocode the location of loans purchased from a CDFI or non-Certified CDFI entity 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 CDFI. For loans purchased from a non-Certified CDFI entity, the CDFI Certification Applicant or Certified CDFI 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. CDFI Certification Applicants or Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document for guidelines on how to classify a loan purchased as LITP or OTP.

To conduct a loan purchases analysis, please select the Loan Purchases template. Please note, to protect confidential information, the CDFI Information Mapping System (CIMS) will *not* save any addresses and will return a file with only valid FIPS codes for each transaction that is identified as serving either an Investment Area or Targeted Population.

Once both the Loan Purchases TLR and all other TLR coding are completed and validated in the CDFI Certification Applicant’s or Certified CDFI’s pre-Certification account and submitted, the system will report the percentage of all valid Target Market transactions as a share of all Loan Purchases and other Financial Products. This applies to both the Certification Application and the ACR.

Table 1. Explanations of the Data Fields for the Loan Purchases Object

<i>TLR Loan Purchase Submission Year</i>
Choose one of the pre-defined values. TLR Loan Purchase 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 Loan Purchase Submission Year to “2020” for all records in that report even though the report is submitted in 2021.

Validations:

- **Mandatory Field.**

Census Vintage Year

Select the American Community Survey (ACS) year for determining census tracts.

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric

Purchased From CDFI?

Report whether this loan/loan bundle was purchased from a Certified CDFI where Certified status pertains to the time of purchase for the individual loan or loan bundle. If the entity from which the individual loan or loan bundle was purchased was not Certified at the time of purchase, but later become Certified, then the reporting entity should respond “No” to this question. If the entity from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later become not Certified, then the reporting entity should respond “Yes” to this question.

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

Approved/Proposed OTP-Certified CDFI

Report whether the reporting entity is approved for or does intend to propose “OTP-Certified CDFI”? as one of its Target Market component(s).

Validations:

- **Mandatory Field if loan or loan bundle was purchased from a CDFI.**
- **Picklist: Yes or No**

Purchase Date

Report the date that a legally binding note was signed by the reporting entity for the purchase of the loan or loan bundle.

Validations:

- **Mandatory Field.**
- [Purchase Date](#) cannot be after the Organization's Reporting Period End Date.
- [Purchase Date](#) cannot be after the current date and the Organization's Fiscal Year End Date.

Response must be mm/dd/yyyy

Designated Target Market Type

Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.

Note: AMIS will only show an answer choice of "Other Targeted Population – Certified CDFIs" when the reporting entity answers "Yes" to both "Was this loan/loan bundle purchased from a Certified CDFI?" and "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Mandatory Field.**

Please select one of the following:

IA-Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where "Pre-qualified" refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA-Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where "Customized" refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA-Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where "Non-

	Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA–Non-Metro Counties/Parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–African American	The transaction is designated as Other Targeted Population – African American (OTP) or Other Targeted Population – African American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Other Pacific Islander	The transaction is designated as Other Targeted Population – Other Pacific Islander (OTP) or Other Targeted Population – Other Pacific Islander (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Hispanic	The transaction is designated as Other Targeted Population – Hispanic (OTP) or Other Targeted Population – Hispanic (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Filipino	The transaction is designated as Other Targeted Population – Filipino (OTP) or Other Targeted Population – Filipino (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Vietnamese	The transaction is designated as Other Targeted Population – Vietnamese (OTP) or Other Targeted Population – Vietnamese (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Certified CDFIs	The transaction is designated as Other Targeted Population – Certified Community Development Financial Institutions (CDFIs) (OTP) for purposes of the Target Market Threshold calculation.
OTP–Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

FA Program Type

Choose one of the pre-defined values below and report the FA Program Performance Goals and Measures (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 CDFI Rapid Response Program PG&M objective, then select "RRP-FA." If a loan/investment is used to meet a CDFI Equitable Recovery Program PG&M objective, then select "ERP." If a loan/investment is used to satisfy Capital Magnet Fund PG&M objective, then select "CMF." If the transaction is made by the CDFI to an NMTC Investment Fund (in the form of leverage debt) or directly to a Qualified Active Low-Income Community Business (QALICB), then select "NMTC." If a loan/investment is used to satisfy CDFI-FA and/or NACA-FA PG&M objective, then select "FA." For all remaining transactions not described above, select "NA." Only one option is allowed for each transaction.

NOTE: RRP-FA should no longer be an active answer choice after TLRs are submitted on December 31, 2025, but the Fund is keeping it as an answer choice for any late submissions.

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.
ERP	Equitable Recovery Program: The loan is used to meet an Equitable Recovery Program PG&M Objective. Note ERP Awardees should not report on ERP loans/investments originated during the Year 0 Period of Performance until their Year 1 Reporting Deadline.
FA	Community Development Financial Institutions Program and/or Native American CDFI Assistance Program Financial Assistance: The loan is used to meet CDFI-FA and/or NACA-FA PG&M objective.
CMF	Capital Magnet Fund: The loan is used to meet Capital Magnet Fund PG&M objective.
NMTC	New Markets Tax Credit Program: (1) include any financial transactions made by the CDFI to an NMTC Investment Fund (in the form of leverage debt) or directly to a Qualified Active Low-Income Community Business (QALICB) or affiliate and (2) exclude any Qualified Low Income Community Investments (QLICIs) funded

	by Qualified Equity Investments (QEIs) from NMTCs.
NA	Not Applicable

Total \$ Paid

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase. The amount must be the sum of all Loan Amounts.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Total \$ Paid** must be equal to Business Loans Amount + Consumer Loans Amount + Commercial Real Estate Loans Amount + Home Improvement & Purchase Loans Amount + Residential Real Estate Loans Amount + Other/Unknown Loans Amount

Response must be numeric

Total # Loans

Report the number of loans in the loan purchase bundle at the time of purchase. The count must be the sum of all Loan Counts.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Total # Loans** must be equal to Business Loans Count + Consumer Loans Count + Commercial Real Estate Loans Count + Home Improvement & Purchase Loans Count + Residential Real Estate Loans Count + Other/Unknown Loans Count

Response must be numeric

Name of Certified CDFI Purchased From

Report the full name of the Certified CDFI from which the loan or bundle of loans were purchased. The list of Certified CDFIs is available on the CDFI Fund’s public website at the following link:

<https://www.cdfifund.gov/media/8017031/download?inline>.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Certified CDFI Purchase City

Report the name of the city where the Certified CDFI from which the loan or bundle of loans was purchased is located.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Certified CDFI Purchase State

Report the two-letter abbreviation for the state or territory where the Certified CDFI from which the loan or bundle of loans was purchased is located.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Project FIPS Code

Report the purchased loan or bundle of purchased loan'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".

NOTE: For the abbreviated TLR, the value must be based on 2020 Census tracts.

Validations:

- **Conditionally required if International = No or Unknown Domestic Address = No**
- [Project FIPS Code](#) must be a valid 2010 or 2020 Census tract number.

Response must be numeric

Originator Transaction ID

Your organization should assign a unique identifier to each loan or investment. The identifier can be a combination of 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 IDs 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

Business Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was "Business" or "Micro."

"Business" is defined as "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."

“Micro” is defined as “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or nonprofit 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.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Business Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Business” or “Micro.”

“Business” is defined as “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.”

“Micro” is defined as “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or nonprofit 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.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Consumer Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was "Consumer."

"Business" is defined as "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."

Note: Only completed when the reporting entity answers "Yes" to both "Was this loan/loan bundle purchased from a Certified CDFI?" and "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Consumer Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was "Consumer."

"Business" is defined as "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."

Note: Only completed when the reporting entity answers "Yes" to both "Was this loan/loan bundle purchased from a Certified CDFI?" and "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Count must be less than or equal to Total # Loans.](#)

Commercial Real Estate Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial” or “Real Estate – Rehabilitation–Commercial.”

“Commercial Real Estate” is defined as “Real Estate – Construction/Permanent/Acquisition without Rehabilitation–Commercial where the loan is for pre-development 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 to 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.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Commercial Real Estate Loans Amount must be less than or equal to Total \\$ Paid.](#)

Commercial Real Estate Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial” or “Real Estate – Rehabilitation–Commercial.”

“Commercial Real Estate” is defined as “Real Estate – Construction/Permanent/Acquisition without Rehabilitation–Commercial where the loan is for pre-development 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 to 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.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Commercial Real Estate Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Home Improvement & Purchase Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Home Improvement” or “Home Purchase.”

“Home Improvement & Purchase” is defined as “Home Improvement” where a loan is for the renovation or other improvement of an owner-occupied home and “Home Purchase” where a loan is for the purchase of a primary residence.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Home Improvement & Purchase Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Home Improvement & Purchase Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Home Improvement” or “Home Purchase.”

“Home Improvement & Purchase” is defined as “Home Improvement” where a loan is for the renovation or other improvement of an owner-occupied home and “Home Purchase” where a loan is for the purchase of a primary residence.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Home Improvement & Purchase Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Other/Unknown Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Other/Unknown.”

“Other/Unknown” is defined as “The purpose of the loan does not match any of the purposes defined in the other data fields.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Other/Unknown Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Other/Unknown Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Other/Unknown.”

“Other/Unknown” is defined as “The purpose of the loan does not match any of the purposes defined in the other data fields.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-

Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**
- [Other/Unknown Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Residential Real Estate Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was "Residential Real Estate."

"Residential Real Estate" is defined as loans for the purpose of "Real Estate – Construction–Housing–Multi-Family" where the loan is for pre-development financing, or construction of multi-family housing; "Real Estate – Construction–Housing–Single Family" where the loan is for pre-development financing or construction of single-family housing; "Real Estate – Rehabilitation–Housing–Multi-Family" where the loan is to rehabilitate or acquire multi-family housing; and "Real Estate – Rehabilitation–Housing–Single Family" where the loan is to rehabilitate or acquire single-family housing.

Note: Only completed when the reporting entity answers "Yes" to both "Was this loan/loan bundle purchased from a Certified CDFI?" and "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**
- [Residential Real Estate Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Residential Real Estate Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was "Residential Real Estate."

"Residential Real Estate" is defined as loans for the purpose of "Real Estate – Construction–Housing–Multi-Family" where the loan is for pre-development financing, or construction of multi-family housing; "Real Estate – Construction–Housing–Single Family" where the loan is for pre-development financing

or construction of single-family housing; “Real Estate – Rehabilitation–Housing–Multi-Family” where the loan is to rehabilitate or acquire multi-family housing; and “Real Estate – Rehabilitation–Housing–Single Family” where the loan is to rehabilitate or acquire single-family housing.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Residential Real Estate Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Loan ID

Unique identifier for each loan in a purchased bundle or individual loans purchased separately. Your organization should assign a unique identifier to each loan or loan bundle. The identifier can be a combination of 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 Loan ID.**

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Must start with a letter (i.e., “a1234”).**
- **Each Loan ID must be unique for each loan or investment. Duplicate Loan IDs 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

Name of Entity Purchased From

Report the full name of the entity from which the loan or bundle of loans were purchased.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Loan Amount

Report the total dollar amount of the loan at the time of purchase.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be numeric

Loan Interest Rate

Report the interest rate charged to the borrower at time of loan purchase. 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” (without quotation marks).

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Loan Status

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

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required 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 because of 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 because of delinquency of borrower.
REFIN	A financial note was off-the-books but not paid in full at the reporting period end. It was done because of 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 a loan default or to prevent a loan default.

Purpose

Choose one of the pre-defined values below and identify the primary purpose of the purchased loan. 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.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally Required Field. <p><i>Please select one of the following:</i></p>	
CONSUMER	Consumer Loan: 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.
BUSINESS	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.
MICRO	Non-Real Estate Microenterprise: Financing to a for-profit or nonprofit 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.
HOMEPURCH	Home Purchase: Loan is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial: Financial Note is for pre-development 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 Note is for pre-development financing or construction of multi-family housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Financial Note is for pre-development 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 multi-family housing.
RERHSINGLE	Real Estate – Rehabilitation–Housing–Single Family: Financing is to rehabilitate or acquire single-family housing.
OTHER	None of the Above: Transaction purpose does not match any of the purposes

	defined above. Financial Products to other CDFIs should be reported as “Other.”
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Investment Area

Compliance Check

Choose one of the pre-defined values below and report whether the purchased loan is located in a qualified Investment Area (IA). Consult 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. As of January 5, 2024, currently Certified CDFIs are required to use the 2016-2020 ACS dataset.

Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

YES	The transaction is located in a qualified Investment Area.
NO	The transaction is not located in a qualified Investment Area.
NA	Not Applicable.

Other Targeted Populations

Choose one of the pre-defined values below and report whether the purchased loan serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

<ul style="list-style-type: none"> Conditionally Required Field. 	
Please select one of the following:	
Native American	Native American.
Native Alaskan	Native Alaskan.
African American	African American.
Native Hawaiian	Native Hawaiian.
Other Pacific Islander	Other Pacific Islander.
Filipino	Filipino.
Vietnamese	Vietnamese.
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 OTP

Desc Of Other Approved OTP

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

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- Conditionally required if **Other Targeted Populations** = **Other Approved OTP**.

Response must be text

Low-Income Targeted Population (LITP)

Select from the drop down the binary response indicating whether the purchased loan serves a member of a Low-Income Targeted Population. Certified CDFIs must refer to the CDFI Fund's Target

Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

YES	The purchased loan serves Low-Income Targeted Population (LITP).
NO	The purchased loan does not serve Low-Income Targeted Population (LITP).
NA	Not Applicable.

IA End Users

Choose one of the pre-defined values below and report whether the purchased loan serves Investment Area (IA) End Users. Consult 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. As of January 5, 2024, currently Certified CDFIs are required to use the 2016-2020 ACS dataset.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

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

LITP End Users

Choose one of the pre-defined values below and report if the purchased loan primarily serves Low-Income Targeted Population (LITP) End Users. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

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

OTP End Users

Choose one of the pre-defined values below and report if the purchased loan serves Other Targeted Population (OTP) End User(s). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP end users.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
African American/Black	African American.
Native Hawaiian	Native Hawaiian.
Native Pacific Islander	Native Pacific Islander.
Persons with Disabilities	Persons with Disabilities.
Hispanic	Hispanic.
Filipino	Filipino.
Vietnamese	Vietnamese.
Other Approved OTP	Other Approved OTP.
NA	Not Applicable.

Description of Other Approved OTP-End Users

Desc. Of Other Approved OTP-End Users

If "Other Approved OTP" was selected above, report the description of that Targeted Population.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally required if OTP end users = Other Approved OTP.**

Response must be text

International Address

A "Yes" response indicates the primary place of residence or business location of financial product or financial service is outside of the United States and its territories. The default value for this data field is a "No" response.

NOTE: Any transactions where the value for this data field is recorded as “Yes” will not count towards Target Market Activity; its value for the “Designated Target Market Type” data field must be “Non-Target Market.”

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

Unknown Domestic Address

A “Yes” response indicates the primary place of residence or business location of financial product or financial service is within the U.S. and its territories, but the given place/location’s can not be successfully geocoded and assigned a FIPS Code after repeated attempts. The default value for this data field is a “No” response.

NOTE: Any transactions where the value for this data field is recorded as “Yes” cannot have a value for the “Designated Target Market Type” data field involving any of the Investment Area-based Target Market types because the location can not be confirmed as an Investment Area due to the lack of a FIPS Code.

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

FINANCIAL SERVICES TLR OBJECT – DATA POINTS

A Depository Institution, that can demonstrate it directed less than 60% but at least 50% of *either* the dollar volume or the total number of its Financial Products to one or more eligible Target Market(s) also has the option of meeting the CDFI Certification Target Market test by demonstrating that at least **60% of its total unique depository account holders** are members of one or more eligible Target Market(s) *and* that it delivers to one or more eligible Target Market(s) at least:

- **60%** number of Financial Products and **50%** dollar volume of Financial Products; *or*
- **50%** number of Financial Products and **60%** dollar volume of Financial Products.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the TLR Financial Services 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. Depending on the number of unique depository account holders, the reporting entity can 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. Please note that as part of the geocoding process, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes and identify transactions that serve Investment Areas. This approach protects confidential information.

Using the CDFI Fund's Target Market assessment methodology document, a reporting entity also 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 be counted only once, it is either IA, LITP, or OTP, but not more than one.

To identify a unique account holder, reporting entities are allowed to use taxpayer identification numbers (TINs). Further, reporting entities may consider all account holders other than government entities, regardless of depository account type.

Explanation of the Data Fields for the TLR Financial Services Object

Financial Services Submission Year

Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.

Validations:

- **Mandatory Field.**

Response must be numeric

Census Vintage Year

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric

Other Targeted Populations

Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP.

Validations:

- **Mandatory Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
African American	African American.
Native Hawaiian	Native Hawaiian.
Other Pacific	Other Pacific Islander.

Islander	
Filipino	Filipino.
Vietnamese	Vietnamese.
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.

Account FIPS Code

Report the unique depository account holder'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 cvs 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 country. The last six digits represent a tract.

Validations:

- **Mandatory Field**
- **FIPS code must be a valid 2010 or 2020 Census tract number**

Investment Area

Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.

Validations:

- **Mandatory Field.**

FIPS Code Qualified (Yes/No)

Low-Income Targeted Population (LITP)

Select from the drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR Part 1805.104.

Validations:

- **Mandatory Field.**

Please select one of the following:

YES	The transaction serves Low-Income Targeted Population (LITP).
NO	The transaction does not serve Low-Income Targeted Population (LITP).

Designated Target Market Type

Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess Target Market type.

Validations:

- **Mandatory Field.**

Please select one of the following:

IA-Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA-Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA-Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.

IA-Non-Metro Counties/Parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-African American	The transaction is designated as Other Targeted Population – African American (OTP) or Other Targeted Population – African American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Other Pacific Islander	The transaction is designated as Other Targeted Population – Other Pacific Islander (OTP) or Other Targeted Population – Other Pacific Islander (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Hispanic	The transaction is designated as Other Targeted Population – Hispanic (OTP) or Other Targeted Population – Hispanic (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Filipino	The transaction is designated as Other Targeted Population – Filipino (OTP) or Other Targeted Population – Filipino (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Vietnamese	The transaction is designated as Other Targeted Population – Vietnamese (OTP) or Other Targeted Population – Vietnamese (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP-Certified CDFIs	The transaction is designated as Other Targeted Population – Certified Community Development Financial Institutions (CDFIs) (OTP) for purposes of the Target Market Threshold calculation.
OTP-Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

Org ID	
AMIS ORG ID	
Validations: <ul style="list-style-type: none"> • Mandatory Field 	
Auto Populated	

Organization Name	
Full name of the reporting entity.	
Validations: <ul style="list-style-type: none"> • Mandatory Field 	
Auto Populated	

Institution Type	
Financial institution type (should align with Organizational Profile option selected).	
Validations: <ul style="list-style-type: none"> • Mandatory Field 	
Auto Populated	

Submission Date

Date on which the template/table was submitted by the reporting entity.	
Validations: <ul style="list-style-type: none"> • Mandatory Field 	
Auto-generated date by AMIS (mm/dd/yyyy)	

