



U.S. Department of Treasury

Community Development Financial Institutions Fund

CDFI ERP

Transaction Level Report

Data Point Guidance

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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 20 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 CDFI's as a general practice. However, any information submitted by CDFI's in the CDFI ERP 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 CDFI's may be exempt from disclosure pursuant to the FOIA. CDFI's 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.

Table of Contents

Background.....	1
CDFI ERP Grant Level Report (GLR).....	1
CDFI TLR and Loan Purchase TLR.....	15
Existing Data Field(s).....	15
New Data Field(s).....	16
CDFI TLR Address and Loan Purchase TLR.....	23
CDFI ERP Consumer Loans/Investments Report (ERP CLR).....	27

Background

Community Development Financial Institutions Equitable Recovery Program (CDFI ERP) Award Recipients will be required to collect and report transaction-level data for all Financial Products and Grants funded with a CDFI ERP Award. Additionally, to the extent CDFI ERP Award Recipients make Financial Products and Grants funded with other available sources on their balance sheet to meet their CDFI ERP Performance Goals under their CDFI ERP Assistance Agreement, Recipients will be required to collect and report transaction-level data on those borrowers, investees, and grantees as well. Recipients will be required to collect and report data on all Financial Products and/or Grants supported by a Loan Loss Reserve or Capital Reserve funded with a CDFI ERP Award, including for all recipients of loans, investments, and grants supported by these reserves.

CDFI ERP Grant Level Report (GLR)

CDFI ERP Recipients are not required to complete the GLR unless they fund grants directly with CDFI ERP Funds or use grant activity to meet their CDFI ERP Performance Goals under the CDFI ERP Assistance Agreement. If CDFI ERP Recipients complete the GLR, they do not need to report on all grants issued. They only need to report on those grants funded directly with CDFI ERP Funds and/or used to meet CDFI ERP PG&Ms.

Below are the data points and descriptions included in the CDFI ERP Grant Level Report (GLR):

Grant Award Date

Report the date that the grant agreement was signed by the recipient and the CDFI.

Validations:

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

Response must be mm/dd/yyyy

GLR Submission Year

Choose one of the pre-defined values. GLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2024 CDFI TLR report, you should set the GLR Submission Year to “2024” for all records in that report even though the report is submitted in 2025.

Validations:

- **Mandatory Field**

Amount

Report the amount of the grant issued to the recipient. The amount should be a non-zero positive whole number

Validations:

- **Mandatory Field**
- [Amount](#) must be greater than zero

Status

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

Validations:

- **Mandatory Field**

Please select one of the following:

OPEN	A grant that was only partially deployed at the reporting period end.
CLOSED	A grant that was paid in full at the reporting period end.

Purpose

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

Validations:

- **Mandatory Field**
- **For Individual grantees, select CONSUMER, HOMEPURCH, HOMEIMP, OTHER, or MICRO**
- **For CDFI grantees, select OTHER**
- **For Business grantees, select BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, RERHSINGLE, OTHER or MICRO**

Please select one of the following:

CONSUMER	Consumer: Grant made to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Grants for business purposes should be identified as Business grants and grants for home improvement or repair should be identified as Housing grants.
BUSINESS	Non-Real Estate Business: Grants to a for-profit or 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: Grant 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: Grant is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Grant is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Grant is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
RECOMULTI	Real Estate – Construction–Housing–Multi Family: Grant is for predevelopment financing, or construction of multifamily housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Grant is for predevelopment financing, or construction of single-family housing.
RERHCOM	Real Estate–Rehabilitation–Commercial: Grant is to rehabilitate office, retail, manufacturing, or community facility space. Grant 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: Grant is to rehabilitate or

	acquire multifamily housing.
RERHSINGLE	Real Estate – Rehabilitation – Housing – Single Family: Grant is to rehabilitate or acquire single-family housing.
OTHER	None of the Above: Grant purpose does not match any of the purposes defined above. Grants to other CDFIs should be reported as “Other.”

Investee Type

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

Validations:

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

Please select one of the following:

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

ERP 2010 Census Tract

Compliance Check

Report the project's 11-digit 2010 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".

Validations:

- **Mandatory Field**
- [ERP 2010 Census Tract](#) must be a valid 2010 Census tract number.

Response must be numeric

Originator Transaction ID

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

Validations:

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

Response must be text - up to 20 characters

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 grants. A client/project ID can be associated with one or more grants. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personal identifying information in creating Client ID.**

Validations:

- **Mandatory Field**

Response must be text up to 20 characters

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 on how to properly assess OTP. Although the CDFI Fund is collecting OTP data for grants, grant transactions will be excluded from any certification calculations.

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, if the majority of the Entities Z (the third party) belong to an Other Targeted Population, then select “YES” for OTP End Users.

Loans for Facilities and Multi-Family Housing: Reporting End Users for OTP designated grants to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the beneficiary population.

NOTE: ERP Award Recipients must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess OTP end users.

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

ERP Impact (Employment)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of job loss.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
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Response must be YES or null.

ERP Impact (Healthcare)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in health and mental healthcare.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
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Response must be YES or null.

ERP Impact (Childcare)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in childcare.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Housing Stability)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased housing instability.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Affordable Housing)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of decreased availability of and increased cost of financing for affordable housing and home ownership.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Broadband)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of exacerbated inaccessibility to broadband internet.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If
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	not, leave blank.
Response must be YES or null.	

ERP Impact (Food Insufficiency)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased food insufficiency.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

ERP Impact (Business Disruption)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in operations for small businesses, Small Farms and nonprofit organizations.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

ERP Impact (Other)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in a specific issue area not mentioned in this GLR.

Validations:

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

ERP Impact (Other)-Explain

If recipient indicates a transaction helps respond to the economic impacts of the COVID-19 pandemic in an

issue area not specified, briefly explain the specific issue area not mentioned.

Validations:

- Conditionally required if [ERP Impact \(Other\)](#) = YES.
- Cannot exceed 150 characters.

Response must be text

ERP Small Business

Indicate if this transaction qualifies as a grant to a small business or Small Farm per CDFI ERP's definitions.

Validations:

- Conditionally required if [PURPOSE](#) = BUSINESS or PURPOSE = MICRO.

Please select one of the following:

YesSB100K	The transaction qualifies as a grant to a small business with less than \$100,000 in annual gross revenue.
YesSB	The transaction qualifies as a grant to a small business with less than \$1 million in annual gross business revenue but more than \$100,000 in annual gross revenue).
YesSF	The transaction qualifies as a grant to a Small Farm per CDFI ERP's definition (Small Farm means any farm with gross cash farm income (GCFI), defined as the total revenue received by a farm business in a given year, less than \$350,000, as defined by United States Department of Agriculture, Economic Research Service.)
No	The transaction does not qualify as a grant to a small business or Small Farm per CDFI ERP's definitions.

ERP Qualifying Native Transaction

The transaction qualifies as serving the ERP Program's definition of a Native Area.

Validations:

Please select one of the following:

YES	The transaction qualifies as serving CDFI ERP's definition of a Native Area. If no or unknown, leave blank.
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Response must be YES or null.

CDFI TLR and Loan Purchase TLR

Existing Data Field(s)

Below is the data point in the CDFI TLR and Loan Purchase TLR Objects in AMIS that is modified to allow users to designate a transaction to CDFI ERP.

FA Program Type

Choose one of the pre-defined values below and report the FA Program PG&M objective of the loan/investment. If a loan/investment is used to satisfy Persistent Poverty Counties PG&M objective, then select "PPC-FA." If a loan/investment is used to satisfy Healthy Food Financing Initiative PG&M objective, then select "HFFI-FA." If a loan/investment is used to satisfy People with Disabilities PG&M objective, then select "DF-FA." If a loan/investment is used to satisfy Rapid Response Program PG&M objective, then select "RRP-FA." If a loan/investment is used to meet an Equitable Recovery Program PG&M objective, then select "ERP." If a loan/investment is used to meet Capital Magnet Fund PG&M objective, then select "CMF." Please see guidance below on which NMTC transactions to include. If a loan/investment is used to meet Financial Assistance (CDFI/NACA) PG&M objective, then select "FA." For transactions not counted toward a PG&M objective, 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 August 31, 2024, 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.
CMF	The loan is used to meet Capital Magnet Fund PG&M objective.
NMTC	(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.
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.
NA	Not Applicable

New Data Field(s)

Below are the new data points in the CDFI TLR and Loan Purchase TLR Objects in AMIS that allow users to describe their ERP transactions:

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ERP Impact (Employment)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of job loss.

Validations:

- Mandatory Field if [FA Program Type](#) = ERP

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Healthcare)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in health and mental healthcare.

Validations:

- Mandatory Field if [FA Program Type](#) = ERP
-

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Childcare)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in childcare.

Validations:

- Mandatory Field if [FA Program Type](#) = ERP

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
<i>Response must be YES or null.</i>	

ERP Impact (Housing Stability)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased housing instability.

Validations:

- **Mandatory Field if [FA Program Type](#) = ERP**

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
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Response must be YES or null.

ERP Impact (Affordable Housing)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of decreased availability of and increased cost of financing for affordable housing and home ownership.

Validations:

- **Mandatory Field if [FA Program Type](#) = ERP**

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
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Response must be YES or null.

ERP Impact (Broadband)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of exacerbated inaccessibility to broadband internet.

Validations:

- **Mandatory Field if [FA Program Type](#) = ERP**

Please select one of the following:

YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
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Response must be YES or null.

ERP Impact (Food Insufficiency)

Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased food insufficiency.

Validations: <ul style="list-style-type: none"> • Mandatory Field if FA Program Type = ERP 	
Please select one of the following:	
YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

<h3>ERP Impact (Business Disruption)</h3> <p>Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in operations for small businesses, Small Farms and nonprofit organizations.</p>	
Validations: <ul style="list-style-type: none"> • Mandatory Field if FA Program Type = ERP 	
Please select one of the following:	
YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

<h3>ERP Impact (Other)</h3> <p>Indicate whether this transaction helps to respond to the economic impacts of the COVID-19 pandemic in a specific issue area not mentioned in this TLR.</p>	
Validations: <ul style="list-style-type: none"> • Mandatory Field if FA Program Type = ERP 	
Please select one of the following:	
YES	The transaction is associated with positive impacts in this issue area. If not, leave blank.
Response must be YES or null.	

<h3>ERP Impact (Other)-Explain</h3> <p>If recipient indicates a transaction helps respond to the economic impacts of the COVID-19 pandemic in an issue area not specified, briefly explain the specific issue area not mentioned.</p>	
Validations: <ul style="list-style-type: none"> • Mandatory Field if FA Program Type = ERP and ERP Impact (Other) = YES. 	

- Cannot exceed 150 characters.

Response must be text

ERP Small Business

Indicate if this transaction qualifies as financing a small business or Small Farm per CDFI ERP's definitions.

Validations:

- **Mandatory Field if [PURPOSE](#) = BUSINESS or [PURPOSE](#) = MICRO and [FA Program Type](#) = ERP**

Please select one of the following:

YesSB100K	The transaction qualifies as financing a small business with less than \$100,000 in annual gross revenue.
YesSB	The transaction qualifies as financing a small business with less than \$1 million in annual gross business revenue but more than \$100,000 in annual gross revenue).
YesSF	The transaction qualifies as financing a Small Farm per CDFI ERP's definition (Small Farm means any farm with gross cash farm income (GCFI), defined as the total revenue received by a farm business in a given year, less than \$350,000, as defined by United States Department of Agriculture, Economic Research Service.)
No	The transaction does not qualify as financing a small business or Small Farm per CDFI ERP's definitions.

ERP Qualifying Native Transaction

The transaction qualifies as serving the ERP Program's definition of a Native Area.

Validations:

- **Mandatory Field if [FA Program Type](#) = ERP**

Please select one of the following:

YES	The transaction qualifies as serving CDFI ERP's definition of a Native Area. If no or unknown, leave blank.
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Response must be YES or null.

CDFI TLR Address and Loan Purchase TLR

Below is the new data point in the CDFI TLR Address and Loan Purchase TLR Objects in AMIS that requires users to provide a 2010 FIPS code for each transaction associated with CDFI ERP.

ERP 2010 Census Tract

Compliance Check

Report the project's 11-digit 2010 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".

Validations:

- **Mandatory Field if [FA Program Type](#) = ERP**
- **[ERP 2010 Census Tract](#) must be a valid 2010 Census tract number.**

Response must be numeric

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<ul style="list-style-type: none">

<ul style="list-style-type: none">

CDFI ERP Consumer Loans/Investments Report (ERP CLR)

Regulated entities (banks, credit unions, cooperativas, and depository institution holding companies) with CDFI ERP transactions will complete the CDFI ERP CLR in addition to the regular CLR. The regular CLR will contain data on total consumer lending for these entities. The CDFI ERP CLR will contain data on the subset of consumer loan transactions funded directly with the CDFI ERP Award, used to meet CDFI ERP PG&Ms, as well as any consumer loans that are used to meet the Recipient's CDFI ERP Policy Priority Performance Goal. Similar to the regular CLR, transactions in CDFI ERP CLR will be reported in aggregate at the census tract level.

Below are the data points and their associated guidance for the ERP CLR Object in AMIS:

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**

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.
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Census Vintage Year

Validations:

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

Response must be 2010

ERP 2010 Census Tract

Compliance Check

Report the project's 11-digit 2010 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".

Validations:

- **Mandatory Field**
- [ERP 2010 Census Tract](#) must be a valid 2010 Census tract number.
- **Duplicate values for ERP 2010 Census Tract within an ERP CLR submission will not be allowed.**

Response must be numeric

ERP Total Originated Amount

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

Validations:

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

Response must be numeric

ERP Total Originated Number

Report the total number of loans or investments originated in the census tract that are associated with the CDFI ERP Award during the reporting period. Reporting entity needs to aggregate the total number of ERP loans or investments per the census tract, per fiscal year.

Validations:

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

Response must be numeric

ERP OTP Amount

Of the CDFI ERP Total Originated Amount, enter the amount of CDFI ERP loans or investments 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 on how to properly assess OTP. Reporting entity needs to aggregate the total amount of loans or investments per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan or investment 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, [ERP OTP Amount](#) must be less than or equal to [ERP Total Originated Amount](#)
- If [ERP OTP Number](#) is entered, then [ERP OTP Amount](#) must be greater than or equal to [ERP OTP Number](#)

Response must be numeric

ERP OTP Number

Of the CDFI ERP Total Originated Number, enter the number of CDFI ERP loans or investments 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 on how to properly assess OTP. Reporting entity needs to aggregate the total number of loans or investments per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan or investment 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, [ERP OTP Number](#) must be less than or equal to [ERP Total Originated Number](#)

<ul style="list-style-type: none"> If ERP OTP Amount is entered, then ERP OTP Number cannot be blank or zero
<i>Response must be numeric</i>

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<p><i>ERP Impact Amount (Employment)</i></p> <p>Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of job loss.</p> <p>Validations:</p> <ul style="list-style-type: none"> • CDFIs may associate a transaction with more than one impact.
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ERP Impact Number (Employment)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of job loss.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Healthcare)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in health and mental healthcare.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Healthcare)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in health and mental healthcare.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Childcare)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in childcare

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Childcare)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in childcare

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Housing Stability)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased housing instability.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Housing Stability)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased housing instability.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Affordable Housing)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of decreased availability of and increased cost of financing for affordable housing and home ownership.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Affordable Housing)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of

decreased availability of and increased cost of financing for affordable housing and home ownership.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Broadband)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of exacerbated inaccessibility to broadband internet.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Broadband)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of exacerbated inaccessibility to broadband internet.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Food Insufficiency)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased food insufficiency.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Food Insufficiency)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of increased food insufficiency.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Business Disruption)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in operations for small businesses, Small Farms and nonprofit organizations.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Business Disruption)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in the specific issue area of disruptions in operations for small businesses, Small Farms and nonprofit organizations.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Amount (Other)

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollars that respond to the economic impacts of the COVID-19 pandemic in a specific issue area not mentioned in this ERP CLR.

Validations:

- CDFIs may associate a transaction with more than one impact.

ERP Impact Number (Other)

Of the CDFI ERP transactions originated in this census tract, indicate the total number of transactions that respond to the economic impacts of the COVID-19 pandemic in a specific issue area not mentioned in this ERP CLR.

Validations:

- CDFIs may associate a transaction with more than one impact.

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ERP Qualifying Native Transaction Amount

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction dollar amount that qualify as serving CDFI ERP's definition of a Native Area.

- **Value must be nonzero or blank**

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ERP Qualifying Native Transaction Number

Of the CDFI ERP transactions originated in this census tract, indicate the total transaction number that qualify as serving CDFI ERP's definition of a Native Area.

- **Value must be nonzero or blank**

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