

# Community Development Financial Institutions Fund

## Native American CDFI Assistance Program

FY 2005 Application

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*Applicants must still submit the charts with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

OMB No. 1559-0025

CDFI-0002

Paperwork Reduction Act Notice

This submission requirements package is provided to Applicants for awards under the Native American CDFI Assistance Program. The Estimated average burden associated with this collection of information is 50 hours per respondent, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Department of the Treasury, Community Development Financial Institutions Fund, 601 Thirteenth Street, N.W., Suite 200-South, Washington, DC 20005.

All materials are available on the CDFI Fund Website: [www.cdfifund.gov](http://www.cdfifund.gov).

Catalog of Federal Domestic Assistance Number:

21.020

# INTRODUCTION

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## Legislative Background

The Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. §§ 4701 et seq.) (“the Act”) authorizes the Community Development Financial Institutions Fund (the “Fund”) of the U.S. Department of the Treasury to promote economic revitalization and community development through investment in and assistance to Fund-certified community development financial institutions (“CDFIs”) through the CDFI Program. In addition, the Consolidated Appropriations Resolution 2003 (Pub. Law No. 108-7) and 2004 (Pub. L. No. 108-401) authorize the Fund to provide financial assistance and technical assistance, training and outreach programs to benefit Native American, Alaska Native and Native Hawaiian communities (hereafter referred to as “Native Communities”), with such benefit being provided primarily through qualified community development lender organizations with experience and expertise in community development banking and lending in Indian country, Native American organizations, Tribes, tribal entities, and other suitable providers.

## The CDFI Fund’s Overall Strategic Objectives

Credit and investment capital are essential ingredients for developing affordable housing, starting or expanding businesses, and stimulating economic growth. Access to financial services is critical to helping bring more Americans into the economic mainstream. The Fund’s programs are designed to address the unique capitalization and/or technical capacity needs of CDFIs and other community development entities so that they may better meet the needs of their particular target markets through loans, investments, financial services and other related activities. This strategy builds strong institutions that make loans and investments and provide financial services in markets (including economically distressed investment areas and disadvantaged targeted populations) whose needs for loans, investments, and financial services have not been fully met by traditional financial institutions.

## The Fund’s Native Initiatives

Pursuant to the Act, in 2001, the Fund completed and published the Native American Lending Study (“the Study”), which identifies significant barriers to lending and investment in Native Communities throughout the country and strategies for overcoming those barriers. One of the barriers identified by the Study is the fact that there are few CDFIs and other financial institutions that serve Native Communities. Since CDFIs are important tools for developing self-sustaining economies in many underserved communities, the Fund seeks to assist Native Communities to create CDFIs that will **primarily serve** Native communities as well as to strengthen CDFIs already primarily serving those communities.

**“Primarily Serves”** is defined as 50% or more of the applicant’s activities being directed to a Native Community (such as a reservation, Alaska Native Village, or Hawaiian Home Land or to Native American, Alaska Native, or Native Hawaiian people).

**“Native CDFI”** is defined as a CDFI that primarily serves a Native Community.

The Native Initiatives consist of two principle efforts:

1. **Native American CDFI Assistance (NACA) Program:** Through the NACA Program, the Fund provides (i) Financial Assistance (“FA”) and/or Technical Assistance (“TA”) awards to Native CDFIs and entities that can be certified as Native CDFIs at time of application; and (ii) TA awards to entities that propose to become Native CDFIs by December 31, 2007 and “Sponsoring Entities” (e.g., Native organizations, Tribal organizations) that propose to create separate legal entities that will become Native CDFIs by December 31, 2008.
2. **Native Communities Financing Initiative (Training Program):** The Fund has contracted with the National Community Capital Association (NCCA) and its subcontractor, the First Nations Oweesta Corporation (Oweesta), to provide two training courses for Native organizations and Native communities in developing a CDFI. Participants are eligible to receive follow-up TA from NCCA and Oweesta. The Fund strongly encourages organizations interested in becoming or creating a Native CDFI to participate in this program. For more information, see the Native Initiatives’ page of the Fund’s website: [www.cdfifund.gov](http://www.cdfifund.gov).

In addition to the Native Initiatives, the Fund administers the New Markets Tax Credit (NMTC) Program, the Financial Assistance (FA) and TA Components of the CDFI Program, and the Bank Enterprise Award (BEA) Program. Information on these programs is available on the Fund’s website at [www.cdfifund.gov](http://www.cdfifund.gov).

A Native CDFI may apply for FA through the FA Component or the NACA Program. An applicant may receive only one FA award through the FA Component or the NACA Program, but may apply for and receive: (i) an allocation through the NMTC Program; (ii) a TA award through the CDFI Program; or (iii) an award through the BEA Program.

## ELIGIBILITY

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### Legal Entity

At the time an entity submits its application under this NOFA, it must be a duly organized and validly existing legal entity under the laws of the applicable jurisdiction (including tribal jurisdiction), in which it is incorporated or otherwise established.

### Eligible Applicant Types

Eligible applicants for the NACA Program consist of three types of entities:

#### Type 1: Certified or Certifiable Native CDFIs.

- Certified Native CDFIs: Any certified CDFI that primarily serves a Native Community and whose CDFI certification expires after July 31, 2005.
- Certifiable Native CDFIs: Any entity that primarily serves a Native Community and that submits a complete CDFI certification application, received by the Fund prior to or simultaneous with its NACA funding application, demonstrating, in the judgment of the Fund, that it is certifiable as a CDFI by the date of award.

**Type 1 Applicants are eligible to receive awards for FA, TA, or both through the NACA Program.**

#### Type 2: Emerging Native CDFIs.

- Emerging Native CDFI: Any entity that primarily serves a Native Community and demonstrates in its NACA Program application, in the judgment of the Fund, that it is certifiable as a CDFI by December 31, 2007.

**Type 2 Applicants are eligible to receive awards for TA only through the NACA Program.  
Type 2 applicants are not eligible to receive awards for FA.**

**TIP** The difference between a “Certifiable” CDFI and an “Emerging” CDFI is the length of time it will take for that organization to become certified. A Certifiable CDFI must meet all six certification tests at the time of application. The Fund makes certification determinations prior to making an award – this process may take up to several months after the funding application is submitted. An Emerging CDFI, on the other hand, can take up to two years to get certified. Generally, this means the length of time until the organization is truly operational as a financing entity (lending or investing on a regular basis).

#### Type 3: Sponsoring Entities.

- Any entity proposing to create a **separate** legal entity that will become a certified Native CDFI by December 31, 2008.
- For purposes of this NOFA, Sponsoring Entities include: (a) Tribes, Tribal entities, Alaska Native Villages, Village Corporations, Regional Corporations, Non-Profit Regional Corporations/Associations, or Inter-Tribal or Inter-Village organizations; (b) organizations whose primary mission is to serve a Native Community including but not limited to: Urban Indian Centers, Tribally-Controlled Community Colleges, community development corporations, training or educational organizations, or Chambers of Commerce, that primarily serve a Native Community.

**Type 3 Applicants are eligible to receive awards for TA only through the NACA Program.  
Type 3 Applicants are not eligible to receive awards for FA.**

An applicant’s Type classification affects its eligibility for FA. While applicants should identify the Type that best fits their situation, the Fund reserves the right to re-categorize applicants that erroneously choose the incorrect Type.

### PRIOR AWARDEES

Success (or failure) in a prior funding round is not indicative of success (or failure) under this NACA Application. However, previous compliance and timeliness of reporting does play a factor – and (in certain instances) can make you ineligible for consideration for an award:

- The Fund will not consider an application submitted by an applicant that is a prior Fund awardee under any Fund program if the applicant has been barred from applying to the Fund through the applicable funding round, has outstanding reports due to the Fund as of the due date of the application, or is considered to be in default of its assistance agreement. Awardees whose assistance agreements terminate in default status will only be considered to be in default of their assistance agreements for one year from the date the final compliance status is determined; and

- The Fund reserves the right to reject an application without consideration that has been submitted by an applicant that is a prior Fund awardee under any Fund program that has a balance of \$5,000 or more in undisbursed funds, under said previous award, as of the deadline for this NACA application.

**If your organization has received an award from the Fund through a prior funding round, the Fund may deduct up to 5 points for past instances of late reporting.** Accordingly, applicants that are prior Fund awardees are advised to: (i) submit all required reports by the deadlines specified in the assistance or award agreements governing said prior awards and to comply with all requirements found therein, and (ii) contact the Grants Management and Compliance Manager to ensure that actions are underway for the disbursement of any outstanding balance of \$5,000 or more for said prior award. All outstanding reports or compliance questions should be directed to the Grants Manager by e-mail at [gmc@cdfi.treas.gov](mailto:gmc@cdfi.treas.gov); by telephone at (202) 622-8226; by facsimile at (202) 622-6453; or by mail to CDFI Fund, 601 13th Street, NW, Suite 200 South, Washington, DC 20005.

### Affiliates

For purposes of the NACA Program, Affiliate is defined as "any legal entity that Controls, is Controlled by, or is under common Control with, another legal entity." "Control is defined as: "(i) ownership, control or power to vote 25 percent or more of the outstanding shares of any class of Voting Securities of any company, directly or indirectly or acting through one or more other persons; (ii) control in any manner over the election of a majority of the directors, trustees or general partners (or individuals exercising similar functions) of any company; or (iii) the power to exercise, directly or indirectly, a controlling influence over the management, credit, or investment decisions or policies of any company." [12 CFR § 1805.104(p).]

## APPLICATION SUBMISSION REQUIREMENTS

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### Deadline

Applications received in the specific BPD office designated below after 5:00 p.m. Eastern Time on February 1, 2005 will be rejected and returned to the sender.

Applicants are **strongly advised** to allow at least 3 business days for overnight delivery of applications to BPD – longer for first class mail delivery.

### Application Materials

The Application consists of four sections:

|                    |  |
|--------------------|--|
| <b>Section 1</b>   | <b>Applicant Information And Federal Certifications</b>        |
|                    | Applicant Information and Certification Form                   |
|                    | Documentation from IRS confirming Applicant's EIN              |
|                    | Applicant Organizational Characteristics                       |
|                    | Award Request Form   |
|                    | Environmental Review   |
|                    | Assurances And Certifications                                  |
|                    | 501(C)(4) Questionnaire (as applicable)                        |
| <b>Section II</b>  | <b>Eligibility</b>   |
|                    | Eligibility Questionnaire                                      |
|                    | Type 2 (Emerging Native CDFI) Eligibility Form (as applicable) |
|                    | Certification of Material Changes (as applicable)              |
| <b>Section III</b> | <b>Certification Application (as applicable)</b>               |
| <b>Section IV</b>  | <b>Funding Application</b>                                     |

### **Incomplete Applications**

Applications received after the submission deadlines noted above and/or missing any of the items listed below will be considered incomplete, rejected from consideration for an award, and returned:

- Applicant Information Form without an original (i.e., not a copy or fax) signature of the Authorized Representative
- Missing EIN or DUNS on the Applicant Information Form
- Missing Section IV (Funding Application)

The Applicant Information Form must include the Applicant's valid and current EIN, with a letter or other documentation from the Internal Revenue Service (IRS) confirming the EIN

### **Submitting The Application**

Applicants shall send the following materials to the BPD address below by the deadlines described above:

- One (1) unbound original of all application materials. Do not separate sections with tabs or staples.
- Applicants Requesting FA: Three (3) copies (in addition to the original) of all application materials in a binder (**tabs and other binding is appreciated**).
- Applicants Requesting TA Only (and are NOT requesting FA: one (1) copy in addition to the original of all application materials in a binder (**tabs and other binding is appreciated**).

Submission requirements for submitting a certification application (if applicable) are described below.

Send the above materials to:

CDFI Fund Grants Manager  
NACA Program  
Bureau of Public Debt  
200 Third Street, PCB, Room 10  
Parkersburg, WV 26101-5312  
(304) 480-5449

Applications will *not* be accepted at the Fund's offices in Washington, DC. Applications received in the Fund's Washington DC offices will be returned to the sender. Applications sent by facsimile or e-mail will not be accepted.

### **Organizing The Application**

Applicants are strongly encouraged to clearly distinguish the different sections and any attachments to the application. In the unbound "original" copy of the application, the Fund suggests using colored paper to separate sections. (The Fund asks applicants not to use tabs or staples because this version becomes the master version, which would be used to make any copies, if necessary.) In the "copies," the Fund suggests using tabs to separate sections and any attachments. These three copies of the application (one in the case of TA Only applicants) become the working copy used by staff and reviewers. If your organization is attaching supplemental information to clarify or expand upon the contents in the application, the attachments should be referenced (and summarized if the attachment is more than 2 pages long) in the relevant portion of the application. The Fund requests that any supplemental information be kept to a minimum.

### **Submitting A Certification Application In Conjunction With A Funding Application**

Applicants seeking CDFI certification in conjunction with the funding application must submit an original and one copy of the certification materials (Section III of the NACA Program application) -- in addition to the copies of the funding application as described above -- by the applicable deadlines described above. To facilitate processing, the Fund strongly urges such applicants to identify clearly the certification application materials from the funding application materials by labeling each section as "Certification" and "Funding."

**TIP** Only those applicants that are not currently certified as CDFIs, but are seeking financial assistance, must submit a CDFI certification application prior to or in conjunction with this funding application. Uncertified Applicants seeking TA Only that believe they currently meet all six certification tests are encouraged to submit a certification application in conjunction with the funding application – but are not required to do so. Uncertified Applicants seeking TA Only that believe they do not currently meet all six certification tests (and thus are not immediately certifiable) must submit the Emerging CDFI Eligibility Form on page 10 of the application.

## **What Happens After The Application Is Submitted?**

First, the Fund will determine whether each application has been submitted prior to the deadline and is complete. If the application is determined to be complete, the Fund will then determine whether it meets the basic eligibility requirements described above. If the application is found to be eligible, it will receive a two-part substantive review in accordance with the criteria and procedures described in the NOFA and this application. The Fund will evaluate each application on a 100-point scale, comprising the four criteria categories set forth in the NOFA, and assign numeric scores. Applicants whose applications are assigned 50 points or more in the aggregate, will receive additional consideration for an award under the NACA Program. The Fund does not anticipate making an award to an applicant whose score in any of the four criteria categories falls significantly short of the total points allowable in that category, defined here as less than 40 percent of the total points allowable. The Fund conducts follow-up reviews on all applicants that scored above 50 points. As part of this process, you may be required to submit additional clarifying information in order to assist the Fund in its evaluation process. Such requests must be responded to within the time parameters set by the Fund. Based on information gathered during the follow up, a reviewer will make a funding recommendation. A selecting official will make the final award decision based on the comments and recommendations of the reviewers.

## **How Will My Organization Know Whether It Has Been Selected To Receive An Award?**

The Fund notifies all Applicants of award decisions (positive or negative) via e-mail to the designated Authorized Representative. If selected for an award, you will be advised to go to your organization's myCDFIFund account to download (and print) a Notice of Award (which contains the general terms and conditions underlying the Fund's provision of assistance, including the signing of an assistance agreement). MyCDFIFund is the Fund's online system for communicating to applicants and awardees that is access through the Fund's website. You must create an account in myCDFIFund in order to access the Notice of Award. Directions for creating an account can be found on the Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). Because you will be notified via e-mail, it is essential that you provide a current e-mail address on the Applicant Information form. If your e-mail system has "spam blocker" function, please make sure that the Fund's main email addresses ([cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov) and [gmc@cdfi.treas.gov](mailto:gmc@cdfi.treas.gov)) are listed as acceptable sources. Otherwise, the award notification email may never be received.

## **What Happens If My Organization Is Not Selected For Funding?**

Applications are generally declined in one of three phases. Late applications are declined at intake and returned to sender. Applications received on time are reviewed for completeness and eligibility. Applicants declined for one or both of these reasons will be notified in writing usually within a month of the application deadline. Applicants that believe the Fund incorrectly found their application ineligible or incomplete may appeal the decision by notifying the Fund's Grants Manager in writing or by email (at [appeals@cdfi.treas.gov](mailto:appeals@cdfi.treas.gov)) within five business days of the receipt of the Fund's declination letter. Please note that you must provide evidence. Applicants that satisfy the eligibility and completeness requirements, but are declined for substantive reasons, will receive a declination letter and be given the opportunity to request feedback on the strengths and weaknesses of their applications.

## **What Happens After My Organization Receives an Award?**

First, you will enter into an Assistance Agreement with the Fund. Second, you will receive disbursement of your award – usually all at once depending on the matching funds (for FA awardees). The Fund will collect information, on at least an annual basis, from all NACA awardees, including: (i) annual reports related to, among other matters, awardee compliance with the performance goals and measures and financial soundness covenants and CAMEL ratings (as applicable) as set forth in the Assistance Agreement; (ii) audited or reviewed financial statements; (iii) annual surveys; and (iv) such other information as the Fund may require, including loan level data. The Fund reserves the right, in its sole discretion, to modify these reporting requirements if it determines it to be appropriate and necessary; however, such reporting requirements will be modified only after due notice to the awardee.



## CONTACTING THE FUND

|  |   |  |   |
|--|---|--|---|
| Main Office:<br>CDFI Fund<br>601 13 <sup>th</sup> Street, NW<br>Suite 200-South<br>Washington, DC<br>20005 | (202) 622-8662<br>(202) 622-7754 (fax)  | <a href="http://www.cdfifund.gov">www.cdfifund.gov</a>                   | Address of the Fund should be used for general inquiries or requests only. <b>Do not send your application to this address.</b>   |
| Program Support:   | (202) 622-6355  | <a href="mailto:cdfihelp@cdfi.treas.gov">cdfihelp@cdfi.treas.gov</a>     | Application questions, how to complete tables, certification  |
| Grants Management Support  | (202) 622-8226<br>(202) 622-9625 (fax)  | <a href="mailto:gmc@cdfi.treas.gov">gmc@cdfi.treas.gov</a>               | Application deadlines, application submission requirements, completing the Applicant Information Form, Environmental Review Form, Questions regarding EIN Documentation and DUNS information, and Disbursements |
| Compliance and Monitoring Support  | (202) 622-8226<br>(202) 622-9625 (fax)  | <a href="mailto:gmc@cdfi.treas.gov">gmc@cdfi.treas.gov</a>               | Status of compliance with other awards including outstanding reports  |
| IT Support   | (202) 622-2455  | <a href="mailto:ithelpdesk@cdfi.treas.gov">ithelpdesk@cdfi.treas.gov</a> | Registering and creating accounts on myCDFIFund   |
| Legal Support  | If you have any questions or matters that you believe require response by the Fund's Office of Legal Counsel, please refer to the document titled "How to Request a Legal Review", found on the Fund's web site at <a href="http://www.cdfifund.gov">www.cdfifund.gov</a> |  |   |

# SECTION 1:

# APPLICANT INFORMATION AND CERTIFICATIONS

**WHO MUST COMPLETE THIS SECTION:**

- ALL APPLICANTS

**IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?**

- Not signing the authorized representative signature line on in Applicant Information Form
- Not including an EIN or a number assigned through the Dun and Bradstreet Universal Numbering System ("DUNS").

**THINGS TO NOTE:**

- A DUNS is now required for all applications. Registering for this number is quick, easy, and free. Please see additional guidance on the Fund's website.
- Remember to list your affiliates. A definition of Affiliate can be found in the Eligibility section.

**The forms in this section are available (in Word format)  
on the Native Initiatives page of the Fund's website:  
[www.cdfifund.gov](http://www.cdfifund.gov)**



**APPLICANT INFORMATION AND CERTIFICATION FORM**

**-- Your entire application WILL BE REJECTED if this Form does not contain the original signature of the Authorized Representative or does not include a EIN and DUNS --**

|  |   |   |
|--|---|---|
| <b>APPLICANT INFORMATION</b>   |   |   |
| Applicant Organization Name  |   |   |
| Applicant Mailing Address<br>Provide physical address for overnight deliveries. Provide nine-digit zip code.   |   | Congressional District<br>(Applicant's main office) |
| Employer Identification Number (EIN) ←REQUIRED   | Dunn & Bradstreet Number (DUNS) ←REQUIRED |   |
| *Remember to attach documentation from IRS confirming EIN  |   |   |
| <b>Corporate Existence</b><br>Is the Applicant duly organized and validly existing under the laws of the jurisdiction in which it was formed or otherwise established? <input type="checkbox"/> Yes <input type="checkbox"/> No (if no, the entity is ineligible for funding.)   |   |   |
| <b>AUTHORIZED REPRESENTATIVE INFORMATION</b>   |   |   |
| Authorized Representative (Name and Title)   | Telephone Number                          | Fax Number  |
|  |   | E-mail Address                                      |
| <b>Authorized Representative Mailing Address</b><br>Provide physical address for overnight deliveries (if different from mailing address). Provide nine-digit zip code.  |   |   |
| <b>CONTACT PERSON INFORMATION</b> ( <input type="checkbox"/> check if same as Authorized Representative)   |   |   |
| Contact Person (Name and Title)  | Telephone Number                          | Fax Number  |
|  |   | E-mail Address                                      |
| <b>Contact Person Mailing Address</b><br>Provide physical address for overnight deliveries (if different from mailing address). Provide nine-digit zip code.   |   |   |
| <b>APPLICANT CERTIFICATION</b>   |   |   |
| To the best of my knowledge and belief, all information in this application is true and correct. The application has been duly authorized by the governing body of the Applicant, and the Applicant certifies, attests to, and will comply with all Assurances and Certifications included with this application if any assistance is awarded. |   |   |
| Signature of Applicant's Authorized Representative ←REQUIRED   | Date Signed:                              |   |
| How many hours did it take you to complete this application? _____ Hours<br>Please complete this question; it is very important for the Fund to collect this information for purposes of the Paperwork Reduction Act.  |   |   |
| Total Award Request:   | Total FA Request:                         | Total TA Request:                                   |

**SECTION 1: Applicant Information and Certifications**

**APPLICANT ORGANIZATIONAL CHARACTERISTICS**

| Type of Entity  |  | Applicant Corporate Status   |
|---|--|--|
| <input type="checkbox"/> Loan Fund<br><input type="checkbox"/> Bank / Savings Association<br><input type="checkbox"/> Holding Company<br><input type="checkbox"/> Credit Union<br><input type="checkbox"/> Alaska Native Regional Corporation<br><input type="checkbox"/> Tribal Enterprise | <input type="checkbox"/> Tribal Government / Alaska Native Village government<br><input type="checkbox"/> Tribal Housing Authority<br><input type="checkbox"/> Community Development Corporation<br><input type="checkbox"/> Tribally Controlled Community College<br><input type="checkbox"/> Urban Indian Center or Cultural Center<br><input type="checkbox"/> Other (specify): | <input type="checkbox"/> For-Profit<br><input type="checkbox"/> 501(c)(3)<br><input type="checkbox"/> 501(c)(4)<br><input type="checkbox"/> Other (specify):<br><b>NOTE: Applicants with a 501(c)(4) designation must complete the "501(c)(4) Questionnaire." 501(c)(4) organizations that engaged in lobbying activities on or after January 1, 1996 are ineligible for an award.</b> |
| Applicant's Date of Incorporation (month/day/year)  |  | Most Recent Fiscal Year End (month & year)   |

| AFFILIATE INFORMATION |     |                           |   |
|-----------------------|-----|---------------------------|---|
| Affiliate Name        | EIN | Relationship to Applicant | Previous CDFI Fund Award?<br>(Control Number, Amount) |
|                       |     |                           |   |
|                       |     |                           |   |
|                       |     |                           |   |
|                       |     |                           |   |
|                       |     |                           |   |

| Geographic Market(s) (check all that apply)  | Gender Breakout for Client-base (FY2003)   |
|--|--|
| <input type="checkbox"/> Major urban (population >1 million)      ___ %<br><input type="checkbox"/> Minor urban (population <1 million, but not rural)      ___ %<br><input type="checkbox"/> Rural      100 % | <input type="checkbox"/> Male      ___ %<br><input type="checkbox"/> Female      ___ %<br>100% |

| List Native Communities Served: | Race/Ethnicity of Client-base   |
|---------------------------------|---|
| (Tribe, Reservation, Village)   | American Indian      ___ %<br>Alaska Native      ___ %<br>Native Hawaiian      ___ %<br>Pacific Islander      ___ %<br>Hispanic or Latino      ___ %<br>Asian      ___ %<br>Black or African American      ___ %<br>White      ___ %<br>Uncategorized or Multiethnic Heritage      ___ %<br>100 % |

| States Served (list all the states/jurisdictions the Applicant serves): |
|---|
|   |

SECTION 1: Applicant Information and Certifications

**AWARD REQUEST**

**Applicant Name:** \_\_\_\_\_

|                                       |           |                        |
|---------------------------------------|-----------|------------------------|
| <b>TOTAL AWARD REQUEST (TA + FA):</b> | <b>\$</b> | <b>(max \$500,000)</b> |
| <b>TECHNICAL ASSISTANCE REQUEST:</b>  |           |                        |
|                                       | <b>\$</b> | <b>(max \$150,000)</b> |
| Consulting Services                   | \$        |                        |
| Technology                            | \$        |                        |
| Staff Salary                          | \$        |                        |
| Training                              | \$        |                        |
| Operating Funds                       | \$        | <b>(max \$100,000)</b> |
| <b>FINANCIAL ASSISTANCE REQUEST:</b>  |           |                        |
|                                       | <b>\$</b> |                        |
| Grants                                | \$        |                        |
| Loans                                 | \$        |                        |
| Equity Like Loans                     | \$        |                        |
| Equity Investments                    | \$        |                        |
| Deposit/Credit Union Shares           | \$        |                        |
| Secondary Capital                     | \$        |                        |

**TIP** The \$500,000 cap on FA and the \$100,000 cap on TA are both firm caps. The Fund will consider well justified requests for awards over the stated caps, depending on funding availability and demand. The Fund does not anticipate making operating grants in excess of \$100,000.

**ENVIRONMENTAL REVIEW**

**Applicant Name:** \_\_\_\_\_

The Fund's environmental review requirements are set forth in 12 CFR Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information:

|  | YES | NO |
|--|-----|----|
| 1. Are there any actions proposed in the application that do not constitute a "categorical exclusion" as defined in 12 CFR 1815.110? |     |    |
| If YES, would any of these actions normally require an environmental impact statement (see 12 CFR 1815.108)?                         |     |    |
| 2. Are there any activities proposed in the application that involve:  |     |    |
| (a) Historical or archeological sites listed on the National Register of Historic Places or that may be eligible for such listing?   |     |    |
| (b) Wilderness areas designated or proposed under the Wilderness Act?  |     |    |
| (c) Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?   |     |    |
| (d) Critical habitats of endangered or threatened species?   |     |    |
| (e) Natural landmarks listed on the National Registry of Natural Landmarks?  |     |    |
| (f) Coastal barrier resource systems?  |     |    |
| (g) Coastal Zone Management Areas?   |     |    |
| (h) Sole Source Aquifer Recharge Areas designated by EPA?  |     |    |
| (i) Wetlands?  |     |    |
| (j) Flood plains?  |     |    |
| (k) Prime and unique farmland?   |     |    |
| (l) Properties listed or under consideration for listing on the Environmental Protection Agency's List of Violating Facilities?      |     |    |
|  |     |    |

If YES to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls.

**NOTIFICATION**

As stated in 12 CFR 1815.105, if the Fund determines that the application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the application will be contingent upon:

1. The Applicant supplying to the Fund all information necessary for the Fund to perform or have performed any required environmental review;
2. The Applicant not using any Fund financial assistance to perform any of the proposed actions in the application requiring an environmental review until approval is received from the Fund; and
3. The outcome of the required environmental review.

In addition, as stated in 12 CFR 1815.106, if the Fund determines that an application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the application, final approval and funding of the application shall require supplemental environmental review prior to the taking of any action directly using Fund financial assistance for any action that is not a categorical exclusion.

**ASSURANCES AND CERTIFICATIONS**

Signing the certification on the Applicant Information Form certifies that the Applicant will comply with the Assurances and Certifications listed below if an award is made. Applicants may not modify any of the Assurances and Certifications. It is not necessary to submit a copy of these Assurances and Certifications with the application. Certain of these assurances may not be applicable to your project or program.

**A. OMB Standard Form 424B: Assurances -- Non-Construction Programs**

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
  2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
  3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
  4. Will initiate and complete the work (activities in application) within the applicable time frame after receipt of approval of the awarding agency.
  5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specifies in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 CFR 900, Subpart F).
  6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the application.
  7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
  8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
  9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction subagreements.
  10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
  11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L.91-190) and Executive Order 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451 et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L.93-205).
  12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
  13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
  14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
  15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
  16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
  17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
  18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.
- B. Additional Certifications**
- In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424B, the Applicant hereby assures and certifies that:
1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this application;
  2. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this application and to provide such additional information as may be required;
  3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
  4. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (e.g., A-110 and A-133) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
  5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
  6. The information in this application, and in these assurances and certifications in support of the application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this application has been duly authorized.
- C. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions: Instructions for Certification**
1. By signing and submitting this application, the prospective primary participant (the Applicant) is providing the certification set out below.

## SECTION 1: Applicant Information and Certifications

2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the Fund's determination whether to enter into this transaction (approval and funding of the application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal", and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the Fund for assistance in obtaining a copy of those regulations (31 CFR part 19).
6. The Applicant agrees by submitting this application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the Fund.
7. The Applicant further agrees by submitting this application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 CFR part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.

### D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
  - (a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - (b) have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - (c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
  - (d) Have not within a three-year period preceding this application had one or more public transactions (Federal, State or local) terminated for cause or default.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

### E. Certification Regarding Drug-Free Workplace Requirements

1. The Applicant certifies that it will provide a drug-free workplace by:
  - (a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
  - (b) establishing a drug-free awareness program to inform employees about:
    - (i) the dangers of drug abuse in the workplace;
    - (ii) the Applicant's policy of maintaining a drug-free workplace;
    - (iii) any available drug counseling, rehabilitation, and employee assistance program;
    - (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace
  - (c) making it a requirement that each employee to be engaged in the performance of the award be given a copy of the statement required by subparagraph (a);
  - (d) notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
    - (i) abide by the terms of the statement; and
    - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
  - (e) notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
  - (f) taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
    - (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
    - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
  - (g) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).
2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the award (Place of Performance (Street Address, City, County, State and zip Code)):

Not Applicable

### F. Certification Regarding Lobbying

1. The Applicant certifies, to the best of its knowledge and belief, that:
  - (a) No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
  - (b) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
  - (c) The Applicant shall require that the language of this certification be included in the award documents for all subawards of all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.
2. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



SECTION 1: Applicant Information and Certifications

501(C)(4) QUESTIONNAIRE

Applicant Name: \_\_\_\_\_

This questionnaire is necessary for the Fund to determine whether an Applicant that has a 501(c)(4) designation from the Internal Revenue Service is eligible to receive an award from the Fund (see 12 C.F.R. § 1805.200(a)(3)). Please read all definitions before responding to the questions and continue to refer to such definitions in responding to this questionnaire. If the answer to any question is yes, please describe in detail the facts and circumstances, the subject matter(s), the date(s), the names and titles of all individuals and their employers and their organizations on a separate sheet(s) of paper. The Fund reserves the right to seek follow-up responses from an Applicant. Failure to complete this questionnaire and, if applicable, respond timely to follow-up questions, will delay the Fund's processing of the application, and may result in the disqualification of the application from further consideration. After the submission of responses to this questionnaire, the Applicant is under a continuing obligation to: 1) supplement its responses upon a change in circumstances; and 2) revise or modify its responses within 10 business days of having actual or constructive knowledge that the responses previously submitted and certified are no longer complete, accurate, or true. You may call the Fund's Office of Legal Counsel at (202) 622-8662 if you have any questions about this form.

Scope: The scope of this questionnaire is limited to activities on or after January 1, 1996.

Questions

- 1. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals) Yes No
2. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government? Yes No
3. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration or a Federal contract, grant, loan, permit, or license)? Yes No
4. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate? Yes No
5. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Executive Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 1-4? Yes No
6. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)? Yes No
7. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government? Yes No
8. Has any officer employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration of a Federal contract, grant, loan, permit, or license)? Yes No
9. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate? Yes No
10. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Legislative Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 6-9? Yes No

Signature

By signing this application, the Applicant certifies that the Applicant's answers to the 501(c)(4) Questionnaire and the written explanations attached thereto are true, accurate, and complete to the best of its information, knowledge, and belief and that, since January 1, 1996, the Applicant has not engaged in Lobbying Activities as defined in Section 3 (7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.

Applicant (legal name)

By: Signature of Authorized Representative Date

Print Name and Title of Authorized Representative

1 "Contacted" means any oral or written communication including an electronic communication.
2 "Covered executive branch official" means: (a) the President; (b) the Vice President; (c) any officer or employee, or any other individual functioning in the capacity of such an officer or employee, in the Executive Office of the President; (d) any officer or employee serving in an Executive Level I-V position, a "Schedule C" position, or any official in a Senior Executive Service position; (e) any member of the uniformed services serving at grade 0-7 or above; or (f) any officer or employee serving in a position of a confidential, policy-determining, policy-making, or policy-advocating character.
3 "Covered legislative branch official" means: (a) a member of Congress; (b) an elected officer of either House of Congress; and (c) any employee of the House or Senate, including employees of Members, committees, leadership and working groups or caucuses organized to provide legislative services or other assistance to Members of Congress.



# SECTION II:

# APPLICANT ELIGIBILITY

# FORMS

## **WHO MUST COMPLETE THIS SECTION?**

- ALL APPLICANTS

## **IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?**

- YES, Applicants that fail to complete any applicable part of this section (including the Eligibility Questionnaire) will be rejected from consideration for a NACA Program award.

## **THINGS TO NOTE:**

- Read this section carefully: not all applicants are eligible to apply for FA.
- To be considered for FA, the Applicant must be already certified as a CDFI, have a certification application pending with the Fund as of the application due date, or submit a certification application in conjunction with this application.
- The Eligibility Questionnaire is designed to help organizations determine their Applicant type. The applicant type determines the type of award (TA or FA) for which an organization is eligible to apply and the associated required application materials. Therefore, it is essential to complete this questionnaire completely and accurately. Please refer to page vi for definitions of the different applicant types.
- If the Fund finds that the Applicant cannot be certified, you will be considered ineligible for an FA award, but eligible for TA (if TA requested). If you have any questions about your organization's ability to be certified, please contact the Fund at 202-622-6355.

**The forms in this section are available (in Word format)  
on the Native Initiatives page of the Fund's website:  
[www.cdfifund.gov](http://www.cdfifund.gov)**

**ELIGIBILITY QUESTIONNAIRE**

**-- ALL APPLICANTS MUST COMPLETE THIS QUESTIONNAIRE --**

Applicant Name: \_\_\_\_\_

| Questions for All Applicants:   |   |
|---|---|
| <p><b>1. Are 50% or more of the applicant's activities directed toward a Native Community (i.e., Indian Reservation, Alaska Native Village, or Hawaiian Home Land; or Native American, Alaska Native, or Native Hawaiian individuals, families, or businesses)?</b></p> <p><b>If YES,</b> attach a narrative describing how the Applicant verifies that its activities are so targeted. (Suggested length: up to ½ page.) ➔ <b>Proceed to Question 2</b></p> <p><b>If NO,</b> the applicant is ineligible to apply for this program.</p>  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| <p><b>2. Is your organization a certified CDFI?</b></p> <p><b>If YES,</b> your organization is a Type 1 Applicant (Certified Native CDFI) and is eligible to apply for TA and FA.</p> <p>✓ <b>Required Eligibility Materials: Signed Certification of Material Events on page 12.</b></p> <p><b>If NO,</b> ➔ <b>proceed to Question 3</b></p>   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| <p><b>3. Does your organization currently meet all six certification tests and:</b></p> <p><input type="checkbox"/> Is applying for certification with this application, or</p> <p><input type="checkbox"/> Has a certification application pending with the Fund (Submitted on: _____/_____/____)</p> <p><b>If YES,</b> your organization is a Type 1 Applicant (Certifiable Native CDFI) and is eligible to apply for both TA and FA. ➔ <b>proceed to Section IV, Funding Application</b></p> <p>✓ <b>Required Eligibility Materials: Application for Certification</b></p> <p><b>If NO,</b> ➔ <b>proceed to Question 4</b></p> | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| <p><b>4. Is your organization in existence legally (incorporated or chartered) and planning to seek certification <u>for itself</u> within the next two years?</b></p> <p><b>If YES,</b> your organization is a Type 2 Applicant (Emerging Native CDFI) and is eligible to apply for TA. Your organization is not eligible to receive FA. ➔ <b>proceed to Emerging Native CDFI Eligibility Form</b></p> <p>✓ <b>Required Eligibility Materials: Emerging Native CDFI Eligibility Form.</b></p> <p><b>If NO,</b> ➔ <b>proceed to Question 5</b></p>  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| <p><b>5. Does your organization plan to form a <i>separate</i> legal entity that will become certified by December 31, 2008 and that will primarily serve a Native Community?</b></p> <p><b>If YES,</b> your organization is a Type 3 Applicant (Sponsoring Entity) and is eligible to apply for TA. ➔ <b>proceed to Section IV, Funding Application</b></p> <p>✓ <b>Required Eligibility Materials: None.</b></p> <p><b>If NO to Questions 1 - 5,</b> your organization is ineligible to apply to the NACA Program.</p>  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |

**CERTIFICATION OF MATERIAL CHANGES**

**Applicant Name:** \_\_\_\_\_

**Instructions:**

**Applicants that are currently certified as a CDFI must complete this form** attesting to whether or not any material changes have occurred since the date of certification or recertification. A “material event” is an occurrence that affects an organization’s strategic direction, mission, or business operation and, thereby, its status as a certified CDFI. Following are examples of material events:

- A merger, acquisition, or consolidation with another entity.
- A change in the organization’s legal status (e.g., dissolution or liquidation, bankruptcy, receivership, etc.).
- An event in the strategic direction, mission, or business of the organization (e.g., no longer providing Financial Products or Development Services).
- An event in the organization’s tax and/or corporate structure (e.g., changing from for-profit to non-profit status).
- Relocation of the organization’s primary office to another state such that alters the organization’s ability to serve or be accountable to its Target Market (based on its most recent certification prior to the relocation).
- An event in the organization’s balance sheet composition such that Financial Products no longer represent 50% or more of its total assets.
- An event in the market served by the organization such that its previously certified Target Market is now less than 60% of the organization’s annual activities (i.e., number or volume of loans; number of Development Services clients).
- A event in the composition of the organization’s Board of Directors (or other governing body) such that the percentage of the governing or advisory board members is no longer representative of the Target Market.
- An event that results in the organization being a government entity or controlled by a government entity (as such term is defined in the CDFI Program regulations).

I certify that no material changes have occurred in my organization since the date of its certification/re-certification application that may affect its status as a certified CDFI.

Certification Control Number, if available: \_\_\_\_\_

Material change(s) has (have) occurred in the Applicant since the date of its certification/re-certification application, that may affect its status as a certified CDFI. I certify that the below items constitute all of such material changes (add pages if needed).

Certification Control Number, if available: \_\_\_\_\_

Narrative:

**EMERGING NATIVE CDFI ELIGIBILITY FORM**

**– ONLY TYPE 2 APPLICANTS MUST COMPLETE THIS FORM –**  
**Type 1 and Type 3 Applicants: Do Not Complete This Form**

**Applicant Name:** \_\_\_\_\_

**Instructions**

Read each question and consider whether your organization meets the described standard. To the extent you do not currently meet any of the tests, describe how you plan to do so by December 31, 2007. Your narrative should include how any requested TA will be used to help you meet the applicable test. For example, if the applicant does not currently make loans, it should describe its plan for beginning lending, including requesting TA funds to hire a consultant to develop underwriting policies and procedures. The Fund will assess the reasonableness of the plan to become certified by December 31, 2007 – taking into account any requested TA. Applicants that fail to provide adequate evidence that they can meet all six tests by December 31, 2007, will be found ineligible for funding.

Provide narrative responses as separate attachments and indicate the question number. Each narrative should be no more than half a page.

**Six Certification Tests**

To be certified as a CDFI, an organization must pass the following six tests:

1. Have a primary mission of community development;
2. Have the majority of its activities engaged in financial activities and development services;
3. Direct at least 60% of its activities to a qualifying Target Market;
4. Provide technical assistance and training to borrowers;
5. Maintain accountability to the Target Market(s) the organization serves; and
6. Be independent of federal, state, or municipal governmental control.

**Test 1: Primary Mission**

**A community development mission** is evidenced by the presence of appropriate language in your organization’s signed, board-approved incorporating documents, bylaws, annual reports or other organizational documents. Such language may include: creating affordable housing; serving low-income people or communities; improving the quality of life of the community; community development or empowerment; creating jobs for low-income or Native people; etc. Strategies for meeting this test may include: amending your by-laws or developing a Board-approved mission statement.

- A. **Do your organizational documents reference a primary mission of community development?**
- Yes
  - No (provide narrative below)
- B. **Required Documentation:** Organizational documents from the Applicant with text referencing the Applicant’s primary purpose or mission highlighted. Such documentation includes, but is not limited to: signed, board-approved bylaws, articles of incorporation, annual reports, partnership agreements or board resolutions officially adopting the referenced mission or purpose. Only submit the minimum necessary to demonstrate your primary mission.
- C. **Narrative:** If you answered No to question A above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

**Test 2: Financing Entity**

Banks and credit unions are automatically considered **Financing Entities**. All other applicants must demonstrate that the majority or plurality of their assets and staff time are dedicated to financing. An organization just starting financing must also demonstrate that it has 3 months of financing capital. Strategies to meet this test may include raising financing capital, developing lending policies and procedures, and acquiring staff or technology necessary to begin financing operations.

- A. **Has the applicant made a loan or investment from its own assets as evidenced by a balance sheet?**
  - Yes
  - No (complete narrative below)
- B. **Are at least 50% of the applicant's assets and staff engaged in financing activities or Development Services?**
  - Yes
  - No (provide narrative below)
- C. **Does the applicant have 3 months worth of capital that is available for lending?**
  - Yes
  - No (provide narrative below)
- D. **Required Documentation:** Balance Sheet from most recently completed fiscal year.
- E. **Narrative:** If you answered No to questions A, B, or C above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

**Test 3: Target Market**

An entity must designate an eligible **Target Market** and demonstrate that it directs at least 60% or more of its activities to the defined Target Market.

- A. **Identify which Target Market(s) are served by the Applicant.** (An Applicant may select more than one.)
  - Investment Area. (To determine if an area qualifies as an Investment Area, go to the Fund's mapping system (called CIMS), which is available through MyCDFIFund on [www.cdfifund.gov](http://www.cdfifund.gov).)
  - Other Targeted Population: Native Americans, Alaska Natives, Native Hawaiians, African-Americans, or Latinos.
  - Low-income Targeted Population (incomes at or below 80% of Area Median Income).
- B. **Does the Applicant direct 60% or more of its activities to one or more of the Target Markets above?**
  - Yes
  - No ( provide narrative below)
- C. **Narrative:** If you answered No to question B above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

**Test 4: Development Services.**

**Development Services** typically include: credit repair counseling; entrepreneurial or homebuyer education classes; on-site technical assistance for venture capital investees; and financial education classes.

- A. **Does the applicant actively provide Development Services to its borrowers or potential borrowers?**
  - Yes
  - No (provide narrative below)
- B. **Narrative:** If you answered No to question A above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

**Test 5: Accountability.**

An Applicant demonstrates **Accountability** if members of its governing board are representative of the Applicant's Target Market. Other approaches may satisfy this test (e.g., advisory boards, focus groups, community meetings, etc.) provided the Applicant collects information from the Target Market on a regular basis and provides such information to the governing board formally.

A. **Are members of the Applicant's governing board: (1) members of the Target Market (e.g., Native American individuals); or (2) representatives of organizations that primarily serve the Target Market (e.g., staff or board members of an organization that primarily serves Native American individuals)?**

- Yes
- No, through other means: \_\_\_\_\_
- No (provide narrative below)

If the applicant has designated more than one type of Target Market, it must demonstrate that it maintains accountability to each type of Target Market. For example, if an applicant identified an Investment Area consisting of a reservation and an Other Targeted Population of Native Americans drawn from the entire state, members of the applicant's governing board must represent residents of the Investment Area and the Other Targeted Population. A board member may represent more than one type of Target Market.

- B. **Required Documentation:** Provide a list of board members, affiliations, and how each represents the Target Market.
- C. **Narrative:** If you answered No to question A above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

**Test 6: Non-Governmental Entity.**

The Fund does not consider organizations operated or controlled by a Tribal government to be an agency or instrumentality of the US government. Tribal entities or tribally-controlled entities may be eligible as CDFIs.

A. **Does any federal, state, or municipal agency: (1) have the authority to appoint members to your board of directors; or (2) provide more than half the applicant's budget?**

- Yes (Complete narrative below)
- No

B. **Narrative:** If you answered **Yes** to question A above, provide a narrative describing plans (including any requested TA) to meet this test by December 1, 2007.

# SECTION III: CERTIFICATION APPLICATION

**REQUIRED FOR TYPE 1 APPLICANTS (*Certifiable* Native CDFIs) THAT DO NOT HAVE A CERTIFICATION APPLICATION CURRENTLY PENDING WITH THE FUND**

**The Application for Certification/Recertification is available as a separate PDF file on the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov)**

Only those applicants that are not currently certified as CDFIs, but are seeking financial assistance, must submit a CDFI certification application prior to or in conjunction with this funding application.

- Uncertified Applicants seeking technical assistance **only** that believe their organization currently meets all six certification tests are strongly encouraged to submit a certification application in conjunction with the funding application – but are not required to do so.
- Uncertified Applicants seeking technical assistance only that believe they do not currently meet all certification tests (and thus are not immediately certifiable) are required to submit the Emerging CDFI Eligibility Form found on page 12 of the application.



# SECTION IV: FUNDING APPLICATION

## WHO MUST COMPLETE THIS SECTION?

- ALL APPLICANTS

## IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?

- Failure to include this section (complete with responses) in your application will cause your application to be automatically rejected and returned to you.

## THINGS TO NOTE:

- Be sure to pay close attention to the tips as well as the different questions.
- Where a question asks the Applicant to provide a narrative response, please provide the narrative as separate attachments. Be sure to indicate the Question number.
- All Charts are available on the Native Initiatives page of the Fund's website in Excel Format.
- Please provide narrative responses as separate attachments. Be sure to indicate the Question number.

***Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.***

***Applicants must still submit the charts (required as applicable) with the funding application.***

***All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).***

**GENERAL GUIDANCE**

Applicants seeking FA and/or TA awards must answer questions and complete tables noted with “All Applicants.” Applicants seeking TA awards (alone or in conjunction with FA) must also answer questions and complete tables noted “TA Applicants.” Applicants seeking FA awards (alone or in conjunction with TA) must also answer questions and complete tables noted “FA Applicants.”

**Provide narrative responses to questions as separate attachments and indicate the question number.**

**All Charts are available on the Native Initiatives page of the Fund’s website in Excel Format.**

**Applicant Types**

| Type of Applicant:   | Eligible Awards: |
|--|------------------|
| Type 1 Applicants (Certified and Certifiable Native CDFIs) | FA and TA        |
| Type 2 Applicants (Emerging Native CDFIs)                  | TA               |
| Type 3 Applicants (Sponsoring Entities):                   | TA               |

**TIP** Type 1 and Type 2 Applicants (Certified, Certifiable, and Emerging CDFIs) should frame their narratives and the information they report in the charts in terms of their own activities (either previous, existing, or proposed). Type 3 Applicants (Sponsoring Entities) should frame their narratives in terms of the CDFIs they are proposing to create.

**EXECUTIVE SUMMARY (No Points)**

(Suggested length: 1 page)

**All Type 1 and Type 2 Applicants:**

Provide a brief description of your organization and a brief summary of the proposal contained in this application. Please describe the reason your CDFI is needed in your community (what is the need your CDFI is addressing), your key activities, success in carrying out these activities, and Target Market served. A Type 2 Applicant (Emerging Native CDFI) should also discuss plans to become certified as a CDFI, particularly focusing on your plans to begin lending operations and to begin providing technical assistance and training to your borrowers.

**All Type 3 Applicants (Sponsoring Entities):**

Provide a brief description of the organization, including (1) experience (if any) providing the type and volume of financing products the projected CDFI will offer; (2) your organization’s role in creating the proposed CDFI; and (3) the mission, proposed structure (bank, credit union, loan fund, etc.), key activities, and Target Market to be served by the CDFI you are creating, and projected timeline for developing that CDFI. Tribal and Village governments should also describe their community development activities.

## MARKET ANALYSIS/PROGRAM DESIGN AND IMPLEMENTATION

(Maximum of 25 Points)

### 1. Market Analysis

#### All Applicants:

**NARRATIVE:** Briefly describe the Target Market (existing or proposed) served by the Applicant – or that will be served by the CDFI the Applicant is proposing to create. If applicable, the Target Market description should correspond to the most recent (or currently pending) certification application. The narrative should include:

- Data regarding the economic distress within the Target Market you are serving or will serve (e.g., unemployment, poverty rates, homeownership rates, and numbers of families needing housing);
- Data about the Target Market context (e.g., population, number of small businesses, largest employers).
- A discussion of the other providers of financial products and services including banks, credit unions, “predatory” financial service providers (e.g., payday lenders, check cashers, pawnshops, rent-to-own merchants, etc.), car dealers, Tribal lending programs, other CDFIs.
- Quantification of demand within the Target Market for the Applicant’s current or proposed products and services (including indicators of demand such as number of inquiries per month, number of applicants turned away by other financial providers that are looking for products similar to those the Applicant currently offers or projects to offer).
- Other indicators of the level of support for a CDFI in the Target Market.

(Suggested length: 1 – 3 pages.)

**TIP** A successful applicant will provide a sense of the financial marketplace currently available to its community. Does your Tribe have a lending program? How many banks or credit unions are in the area? How far away are the nearest banks and credit unions? How many check cashers, payday lenders, rent-to-own merchants, pawnshops, etc. are in your community? How far away are they? What products to other providers offer (including rates and terms)?

Many successful CDFIs assess the Target Market need through surveys or focus groups in order to determine their products. The market analysis should look at what other products are provided in the Target Market and what products potential customers would use. If your organization has not done a formal market analysis, you may want to consider requesting TA to cover this activity. However, you should still include the informal information that you have about your Target Market in this narrative.

### 2. Program Design and Implementation

#### All Applicants:

**CHART:** Complete the Historic and Projected Activity Chart (Page 31). Use the Excel templates available on the Native Initiatives page of the Fund’s website to complete this chart.

**NARRATIVE:** Provide a brief narrative describing the Applicant’s program design or strategy for developing financial products as well as plans for implementing its program. The narrative should include:

- A description of your current or proposed products: pricing (interest rates) and terms (number of years for a loan or equity product) of your products. (Type 3 Applicants with an existing loan portfolio should discuss whether you plan to transfer the portfolio to the proposed CDFI.)
- A description of how your current or proposed products and services address the needs and demands of your Target Market (described above).
- A description of how your current or proposed products better serve your Target Market than those of the other financial service providers (if any) in your marketplace.
- Your implementation strategy (e.g., marketing and outreach efforts and delivery strategy).
- The degree to which your CDFI’s strategy is consistent with existing local, Tribal, Village, etc. economic, community and housing development plans adopted by, or applicable to the identified Target Market?

(Suggested length: 2 pages.)

## MANAGEMENT

(Maximum of 25 Points)

### 1. Organizational Chart.

#### All Applicants:

**ATTACHMENTS:** Provide the following as attachments to the application:

- An organizational chart showing governing board, management, staff, and, if applicable, advisory board, key volunteers, and consultants that are an integral part of the Applicant's operations. Type 3 Applicants should include an organizational chart for the proposed CDFI and one for your own organization.
- Attach resumes for all key management and staff, as well as members of the governing board's executive committee, loan/investment committee, and advisory board.

### 2. Governing Board.

#### All Applicants:

**CHART:** Complete the Governing Board Chart (Page 20). Please use Excel templates available on the Native Initiatives page of the Fund's website to complete this chart.

**NARRATIVE:** If the governing board of the CDFI is not yet in place, provide a narrative description of the timeline and plans for developing the CDFI's governing board. Include the current or proposed number of governing board members and the percentage of members that are members of the home Tribe or are Native, as appropriate. If your organization has an Advisory Board, describe its roll in advising policies and mission.

**TIP** An Applicant will score well in this section if it can demonstrate that it has a governing board with a diverse set of skills and connections, including: professionals in the community development field (e.g., an expert on affordable housing), someone with a traditional financing background (e.g., local bankers), and someone who understand the Target Market (e.g., community residents, Tribal Council members).

### 3. Management and Staff.

#### All Applicants:

**CHART:** Complete the Management and Staff Chart (Page 21). Please use Excel templates available on the Native Initiatives page of the Fund's website to complete this chart.

**NARRATIVE:** Describe the roles, responsibilities, and relevant experience of all key members of your team.

- Type 3 Applicants: Discuss members of your CDFI development team (e.g., loaned staff, consultants, volunteers). For vacancies in key positions or new key positions, describe the strategy for filling the position (including timeframe).
- Type 2 Applicants: discuss plans to hire additional staff needed to move the organization toward becoming certified. (Suggested length: 2 - 4 pages.)

### 4. Policies and Procedures

#### FA Applicants Only:

**ATTACHMENT:** Attach copies of all written, board approved policies and procedures.

#### All Applicants:

**NARRATIVE:** Describe (briefly) your organization's existing policies and procedures covering the following areas: loan underwriting / investment approval, servicing, collections, risk rating, financial management, management information systems, and conflicts of interest. If your organization lacks , written, board-approved policies in any of these areas, describe your plan for adopting such a policy (including a TA award through NACA). (Suggested length: 1 - 2 pages.)

- The description of underwriting process should address: Who performs due diligence? Who makes the initial recommendation? How is the interest rate set? If risk rated, how is the risk level determined? Who makes the final decision (e.g., executive director, board sub-committee, entire board, etc.)?

**Governing Board Chart (All Applicants)**

**Instructions:** Enter the information requested below regarding the current or projected composition of the Applicant's Governing Board, as is applicable. Type 1 and 2 Applicants should describe their current board; Type 3 Applicants should describe the board they propose to develop.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants must submit the Governing Board chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Management and Staff Chart (All Applicants)**

**Instructions:** Enter the information requested below regarding the current or projected composition of the Applicant's management and staff, as applicable. Under Management: include senior positions such as Executive Director (or equivalent), Chief Financial Officer (or equivalent), and Director of Lending (or equivalent). Under Staff, include key staff such as loan officers, TA providers, loan services, etc. Type 1 and 2 Applicants should describe their current management and staff. Type 3 Applicants should describe the key people involved in the development of the CDFI.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants must submit the Management and Staff Chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

## FINANCIAL HEALTH AND RESOURCES

(Maximum of 10 Points for TA Only Applicants, Maximum of 20 Points for FA Applicants)

### 1. Financial Health: FA Applicants

#### FA Applicants Only

**CHARTS:** Financial Data Input Chart (Page 23) and the Key Financial Trends and Ratios Chart (Page 24). Please use Excel templates available on the Native Initiatives page of the Fund's website to complete these charts.

**ATTACHMENTS:** Attach the following (as applicable) for the two most recently completed fiscal years:

- Audited Financial Statements (or CPA reviewed Financial Statements) – if available.
  - If audited statements are unavailable, internal statements are acceptable – but please provide an explanation.
  - Applicants with less than one full year of operating history should include statements as of December 31, 2004.
- Call Report or Thrift Financial Report (Insured Depository Institutions)
- NCUA Form 5300 (Insured Credit Unions)

**NARRATIVE:** Explain any discrepancies or weaknesses in your financial position. (Suggested length: 1 page.)

### 2. Financial Health: TA Only Applicants

#### Type 1 or Type 2 Applicants Seeking TA Only (FA Applicants: do not complete this narrative)

**NARRATIVE:** Describe your organization's financial position relative to Capital, Assets, Earnings, and Liquidity. The narrative should cover the following key historic and projected figures: Net Asset Ratio, Total Assets, Total Loans Outstanding, Deployment, and Net Income. The narrative should address weaknesses in financial performance (e.g., low capital; low deployment; negative or decreasing earnings; or low operating liquidity). (Suggested length: 1 page.)

#### Type 3 Applicants

**ATTACHMENTS:** If your organization has an active financing program that it expects transfer to the to-be-created CDFI: attach audited financial statements (or CPA reviewed financial statements) – if available.

### 3. Portfolio Management Track Record

#### FA Applicants Only:

**CHART:** As applicable, complete the Loan Portfolio Quality Chart (Page 25) and/or the Investment Valuation Chart (Page 26). Use the Excel templates available on the Native Initiatives page of the Fund's website to complete these charts.

**NARRATIVE:** Applicants with weaknesses in their loan or investment portfolio should include a narrative discussing past weaknesses and demonstrating a realistic plan to address weaknesses going forward.

#### TA Only Applicants (FA Applicants: do not complete this chart)

**CHART:** If your organization has a loan portfolio, complete the Financial Track Record Chart (Page 27). Use the Excel templates available on the Native Initiatives page of the Fund's website to complete these charts. (Suggested length: 1 page.)

### 4. Funds Available for Financing

#### All Applicants:

**CHART:** Complete the Projected Resources Chart (Page 28). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

**NARRATIVE:** Discuss efforts to raise financing capital, including the extent of past support from prospective funders and the strategy for approaching all funding sources going forward (both past and new sources). (Suggested length: 1 page.)

### 5. Other Resources

#### All Applicants:

**NARRATIVE:** Describe other resources that you can draw on in support of the current or proposed CDFI (e.g., donated staff time, office space, volunteers, or shared databases of potential clients). (Suggested length: ½ page.)



**Financial Data Input Chart (FA Applicants ONLY)**

**Instructions:** Report actual figures for completed fiscal years 2002, 2003, and 2004 (if available). Report projections for fiscal years 2004 (if actuals not yet available), 2005, 2006, 2007, and 2008. Projections should include Matching Funds.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants seeking FA must submit the Financial Data Input Chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Key Financial Trends and Ratios Chart (FA Applicants ONLY)**

**Instructions:** Report actual figures for completed fiscal years 2002, 2003, and 2004 (if available). Report projections for fiscal years 2004 (if actuals not yet available), 2005, 2006, 2007, and 2008. Projections should include Matching Funds.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants seeking FA must submit Key Financial Trends Chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Loan Portfolio Quality Chart (FA Applicants ONLY)**

NOTE: Insured Credit Unions and Insured Depository Institutions are required to complete this chart.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants with a Loan Portfolio seeking FA must submit the Loan Portfolio Quality Chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Investment Valuation Chart (FA Applicants Only)**

**Instructions:** Enter information on your equity investment portfolio as of the last day of your organization's fiscal year for the last three years (if applicable), and the current year to date. List follow-on investments into the same company separately.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants with an equity investment portfolio seeking FA must submit the Investment Valuation Chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Financing Track Record Chart (TA-Only Applicants: With Loan Portfolio)**

**Instructions:** Complete as of either the Applicant's (1) last fiscal year end, or (2) month ending prior to the date of application.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*Applicants with a Loan Portfolio seeking TA Only must submit this chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**TIP** If you completed the Loan Portfolio Quality Chart do not complete this chart.

**Projected Resources Chart: (All Applicants)**

**Instructions:** Report actual figures for completed fiscal years 2002, 2003 and 2004 (if available). Report projections for fiscal years 2004 (if actuals are not yet available), 2005, 2006, 2007 and 2008. Projections should include Matching Funds and should match the Matching Funds Summary Chart. Use annual, not cumulative projections. (list sources, add lines if needed). Identify name of Funders being used as match. (This information, as with all information contained in this application is treated as confidential) (Add 07 and 08, if needed)

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants must submit this chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**COMMUNITY DEVELOPMENT PERFORMANCE AND EFFECTIVE USE OF TA**

(Maximum of 40 points for TA Only Applicants, Maximum of 30 points for FA applicants)

**1. Track Record**

**All Applicants:**

**NARRATIVE:** Describe the Applicant's track record in community development and finance. Type 3 Applicants describe your track record as it relates to your organization's ability to effectively create a CDFI to serve the Target Market. (Suggested length: 1 – 2 pages.)

**TIP** The Fund values experience in providing related activities to the Target Market, including lending, financial counseling, homebuyer assistance, and small business assistance. Such services may be provided directly by the Applicant's staff or through partnerships with other organizations. The Fund will also look at the extent to which the Applicant has created partnerships and brought resources to the Target Market.

**2. Projected Activities**

**All Applicants:**

**CHART:** Historic and Projected Activity Chart (Page 32). Use Excel templates available on the Native Initiatives page of the Fund's website to complete these charts.

**NARRATIVE:** Discuss your organization's objectives for the next three years and how an award from the Fund will help you achieve those objectives. The narrative should address to what extent the Applicant will address the needs described in Market Analysis. The narrative should also discuss the projections provided in the Projected Activities Chart, including: the extent to which your organization will increase the volume and/or quality of activities, offer more products or services, and/or expand operations to serve a new Target Market. The narrative should include a timeline for achieving your major objectives. If your projected activities include creating a CDFI, the timeline should address the following:

- Incorporation of intended CDFI
- Board is Appointed or Elected
- First Staff Person Hired
- Executive Director (or equivalent) is hired
- Lending Policies and Procedures Approved by Board
- Disburse First Loan
- Received Certification

**FA Applicants:** If your organization is requesting FA, the narrative should also address: (1) whether the FA will create leverage in terms of funding or other resource (e.g., the Tribe's willingness and ability to contribute in-kind support of a staff person to startup the CDFI), and (2) how the FA fits into the Applicant's capitalization plan.

(Suggested length: 2 pages.)

**3. Impact**

**All Applicants:**

**NARRATIVE:** Describe the expected short (1-3 years) and long-term (beyond 3 years) impact of the CDFI on the Target Market. Include an explanation of how the requested award will enhance the Applicant's ability to effectively serve its Target Market. (Suggested length: 1 - 2 pages.)

**TIP** A successful Applicant will articulate what it hopes to achieve and the positive effect it will have on the community. For example, creating locally owned businesses may create more jobs and retain dollars spent in the community as well as creating role models. Homeownership assistance may result in safer and more adequate housing and attract more residents to the community.

**4. Matching Funds**

**FA Applicants Only:**

**CHART:** Complete the Matching Funds Summary Chart (Page 33). Please use Excel templates available on the Native Initiatives page of the Fund’s website to complete these charts.

**ATTACHMENTS:** Documentation for In-Hand and Firmly Committed Matching Funds:

| Form of Match           | \$5,000 or Less   | Over \$5,000   |
|-------------------------|---|--|
| In-Hand: Grant          | <input type="checkbox"/> Copy of check or wire transfer showing disbursement  | <input type="checkbox"/> Copy of the grant agreement or award letter AND<br><input type="checkbox"/> Copy of check or wire transfer showing disbursement |
| In-Hand: Loan           | <input type="checkbox"/> Copy of the loan agreement AND<br><input type="checkbox"/> Copy of check or wire transfer showing disbursement | <input type="checkbox"/> Copy of the loan agreement AND<br><input type="checkbox"/> Copy of check or wire transfer showing disbursement                  |
| Committed: Grant / Loan | Copy of award letter  | Copy of award letter   |

**Important Information on Matching Funds:**

- Matching funds must be at least comparable in form and value to the FA provided by the Fund (i.e., you must obtain matching funds from non-Federal sources that are at least equal to the amount requested in this application).
- An Applicant seeking FA that does not have 25% of the matching funds in-hand or firmly committed on or after January 1, 2003, and before the date of application, will not be considered for an FA award. The Fund encourages Applicants to adjust the FA request to correspond with the amount of matching funds in hand or firmly committed. For example, if an Applicant has \$250,000 of eligible matching funds in hand, its FA request should not exceed \$1,000,000.
- The Fund reserves the right to recapture and reprogram any award if the awardee fails to have the remaining matching funds firmly committed by May 15, 2006 -- with documentation of such received by the Fund not later than May 31, 2006.
- For purposes of this NOFA, “in-hand” means that the applicant has actually received the matching funds and has documentation (such as a copy of a check) to evidence such receipt. “Firmly committed” means that the applicant has entered into or received a legally binding commitment from the matching funds source that the funds have been committed to be disbursed to the Applicant and the Applicant has documentation (e.g., loan agreement, promissory note or grant agreement) evidencing the commitment.

**5. TA Request**

**TA Applicants ONLY:**

**CHART:** Complete the TA Request Form (Page 34). Please use Excel templates available on the Native Initiatives page of the Fund’s website to complete these charts.

**NARRATIVE:**

**All Applicants** Describe your organization's plan for using the TA requested. Describe the TA request itself and how each component of the request will impact your organization. How will each requested use of TA benefit the organization? (Suggested length: 2 pages.)

**Type 2 Applicants and Type 3 Applicants** should also address how the requested TA will enable the Applicant to create a successful CDFI. For example, how will the TA assist in completing the key building blocks of the proposed CDFI? How will the TA resources help the new entity meet the Fund's six certification tests within three years? (The six tests are described in Section III.) How will obtaining a TA award shorten the time frame for either obtaining certification or establishing the CDFI and promote the most viable CDFI to serve the Applicant's community?



## 6. Prior Awardees

**NARRATIVE:** If your organization or an Affiliate or your organization has received an award under any of the Fund's program, please provide the following information:

- Name of the Entity That Received the Award(s) and Relationship to the Applicant
- Dollar Amount of the Award(s)
- Type of Award(s) (FA or TA)
- Program(s) (NACTA, NATA, NACD, NACA, BEA, etc.)
- Year of the Award(s) (use the date on the Notice of Award provided by the Fund)
- Copy of the Notice of Award(s)
- Copy of the Use of Funds Schedule(s) (from the signed Assistance Agreement)
- How the applicable organization used the previous award(s).
- What is the need for additional TA or FA (as applicable) over and above prior assistance.
- What additional benefits would accrue to your organization and your Target Market with another award from the Fund.
- If previous award was to create or become a certified CDFI – and this objective was not achieved: why was the previous TA insufficient to develop a CDFI? How would additional TA allow the applicant to accomplish this objective.

(Suggested length: 2 pages.)

**TIP** The Fund does not look favorably on providing TA award for similar purposes to a prior Awardee. Prior Awardees should show significant plans for expansion of staff, Target Market, or products to justify an additional TA award. Prior Awardees must show how additional funding will generate new activities, new market served, or other additional activities over and above those previously funded. The Fund will also consider whether an applicant has a previous TA grant to develop a CDFI – and the extent to which the applicant has been successful in creating or becoming certified.

**Historic and Projected Activity Chart (All Applicants)**

**Instructions:** Report actual figures for completed fiscal years 2002, 2003, and 2004 (if available). Report projections for fiscal years 2005 - 2008. For each line item, provide a description of the product (type (loan, equity investment, Development Service), purpose (business, housing, etc.), rates, terms, etc.), indicate the total dollar amount and number of transactions (as applicable) closed per year. A Type 3 Applicant may enter information on its parent or its own activities (if it has applicable activities). If the Applicant is a start-up, it may enter N/A if it has not yet started to provide financing or Development Services or it may information for the parent entity.

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*Applicants with a Loan Portfolio seeking FA must submit this chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

### **Matching Funds Summary Chart (FA Applicants Only)**

**Instructions:** Provide the name of each source and date of receipt for all matching funds according to status (In Hand, Firmly Committed, or To Be Raised) and Type (Grant, Loan, Equity, Deposits/Shares, Secondary Capital). For each category (In Hand, Firmly Committed, To Be Raised), provide a subtotal and a percentage of the total FA Request. Total matching funds according to type of matching funds. Enter Retained Earnings only in the Source(s) of Matching Funds In-Hand. Attach Retained Earnings Chart, if applicable. Download the applicable Retained Earnings Chart for Insured Credit Unions, non-profits, and for-profit entities from the Fund's website, [www.cdfifund.gov](http://www.cdfifund.gov), under the Native American Page.

***Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.***

***All Applicants Seeking FA must submit this chart with the funding application.***

***All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).***

**Technical Assistance Request**

*Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.*

*All Applicants seeking TA must submit this chart with the funding application.*

*All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).*

**Staff Expense Calculator (TA Applicants Only)**

**General guidance:** Staff expenses are only allowable for discrete capacity building activities in place of a consultant or as noted in the instructions. TA will not cover benefits, overhead expenses or other administrative costs. You must attach the staff person's resume demonstrating his/her capacity to provide the requested activity. The TA may only cover that portion of the staff person's salary that represents the time that person spends on the discrete, capacity building task(s), not his/her ongoing activities. Additionally, in order to ensure that the organization is not dependent on the Fund to meet salary expenses, the Fund will not fund more than 50% of any one person's salary in a 12-month period, and not for a period to exceed 24 months. Staff salary can only be funded for those activities that occur after the date of the *Notice of Award*.

***Note: In order to facilitate the ease of printing, the funding application charts have been removed from this version of the 2005 NACA application.***

***Applicants Seeking TA for Staff Salary must submit this chart with the funding application.***

***All charts are available (in Excel or Word format) on the Native Initiatives page of the Fund's website: [www.cdfifund.gov](http://www.cdfifund.gov).***