April 4, 2016

Dear Chairman Boozman and Ranking Member Coons:

We, the undersigned, urge Congress to support the work of innovative mission-driven financial institutions by appropriating $245.9 million to support Community Development Financial Institutions Fund (CDFI Fund) programs and activities in FY 2017.

For decades, the conventional banking sector has not adequately addressed the financial services needs of economically distressed, urban and rural communities and low-income people. In the face of this persistent and stubborn credit gap, in 1994, Congress established the CDFI Fund within the U.S. Department of Treasury to provide financial products and services economically distressed urban and rural communities and individuals by investing in and growing Community Development Financial Institutions (CDFIs) across the country.

Since its inception, the CDFI Fund has awarded more than $2.3 billion to mission-driven financial institutions that specialize in delivering affordable credit, capital, and financial services to residents and businesses in minority and economically distressed communities.

CDFIs provide the flexible, market-driven products and services that consumers and small business owners need to grow and thrive. Over the past 20 years, CDFIs have made tremendous strides in increasing access to capital and credit in underserved communities and populations across the nation. In FY 2015 alone, CDFIs made over 41,000 loans or investments totaling over $3 billion, financed nearly 10,000 small businesses and over 25,000 affordable housing units.

We urge Congress to continue its bipartisan support for CDFIs by providing $245.9 million. These funds should provide $175.4 million for Financial Assistance (FA) and Technical Assistance (TA) grants, which may be used to finance a variety of projects, including Healthy Foods businesses; not less than $15.5 million for the Native CDFI initiative; at least $19 million for Bank Enterprise Awards; $10 million for the Small Dollar Loan Program, which is designed to provide resources to CDFIs to provide consumer loans; and $26 million to cover the administrative costs associated for administration of CDFI Fund programs.
We also urge Congress to extend the CDFI Bond Program’s guarantee authority through FY 2017 with up to $1 billion in guarantee authority for the year.

Sincerely,

Alaska Benteh Capital
Bristol Bay Native Association
Bank of Vernon
FBT Bank & Mortgage
City of Casa Grande
HCDG
Arcata Economic Development Corporation
CAMEO - California Association of Micro Enterprise Opportunity
Century Housing
First Southern Capital
FRESNO CDFI
Genesis LA
Insight Center for Community Economic Development
Los Angeles LDC, Inc.
Mission National Bank
Mission Valley Bank
Northern California Community Loan Fund
Oportun
Opportunity Fund
Pacific Coast Regional Small Business Development
Peoples’ Opportunity Fund
San Luis Obispo County Housing Trust Fund
silicon valley community foundation
South County Housing
Springboard CDFI
Strategic Development Investments
Strategic Development Solutions
VEDC
Women's Economic Ventures
First Nations Oweesta Corporation
Mercy Loan Fund
Native American Bank
Greater New Haven Community Loan Fund
Start Community Bank
Women's Business Development Council
Association for Enterprise Opportunity
City First Bank of DC
CityFirst Enterprises
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<td>Community Action Partnership</td>
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Bank of Montgomery, Louisiana
Dream Builders Network, Louisiana
NewCorp, Inc., Louisiana
Southern Mutual Help Association, Louisiana
BCC Solar Energy Advantage, Massachusetts
Boston Community Capital, Massachusetts
CEI 7(a) Financing LLC, Massachusetts
Common Capital, Massachusetts
Lowell Community Loan Fund, Inc., Massachusetts
Massachusetts Association of Community Development Corporations, Massachusetts
Rainbow Solutions, Massachusetts
Charter Schools Development Corporation, Maryland
CohnReznick LLP, Maryland
Independent Consultant, Maryland
Maryland Capital Enterprises, Maryland
NeighborWorks Capital, Maryland
Prince George’s Financial Services Corporation, Maryland
CEI, Maine
Community Concepts, Maine
Northern Maine Development Commission, Maine
Community Economic Development Association of Michigan, Michigan
Great Lakes Capital Fund, Michigan
Habitat for Humanity of Michigan, Michigan
HOPE Hospitality & Warming Center, Michigan
Invest Detroit, Michigan
Northern Initiatives, Michigan
Northern Shores Loan Fund, Inc., Michigan
Opportunity Resource Fund, Michigan
Straits Area Federal Credit Union, Michigan
Vista Outdoor, Michigan
Community Reinvestment Fund, Minnesota
Entrepreneur Fund, Minnesota
Greater Metropolitan Housing Corporation, Minnesota
Meda, Minnesota
Midwest Minnesota Community Development Corporation, Minnesota
Neighborhood Development Center, Minnesota
AltCap, Missouri
Hispanic Economic Development Corporation of Greater Kansas City, Missouri
Smith NMTC Associates, Missouri
BankPlus, Mississippi
Citizens National Bank, Mississippi
Delta Foundation, Inc., Mississippi
Habitat for Humanity of the Mississippi Gulf Coast, Mississippi
Holmes County Bank and Trust Company Mississippi
Metro St. Louis Coalition for Inclusion & Equity, M-SLICE Mississippi
Southern Bancorp Community Partners Mississippi
The Commercial Bank Mississippi
The First Mississippi
Montana CDC Montana
CAHEC North Carolina
Cooperative Fund of New England North Carolina
Latino Community Credit Union North Carolina
NC Community Development Initiative North Carolina
Self-Help Credit Union North Carolina
The Support Center North Carolina
Midwest Housing Development Fund Nebraska
Mascoma Savings Bank New Hampshire
New Hampshire Community Loan Fund New Hampshire
City National Bank New Jersey
Isles, Inc. New Jersey
New Community Federal Credit Union New Jersey
New Jersey Community Capital New Jersey
Noah Bank New Jersey
UCEDC New Jersey
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Community Development Venture Capital Alliance New York
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Ithaca Neighborhood Housing Services New York
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PathStone Corporation New York
Primary Care Development Corporation New York
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Cincinnati Development Fund Ohio
Fifth Third Community Development Corporation Ohio
Finance Fund Ohio
Liberty Savings Bank Ohio
Ohio Community Development Corporation Association Ohio
Citizen Potawatomi Nation Oklahoma
CASA of Oregon, Oregon
Innovative Changes, Oregon
IPR Consulting, Inc., Oregon
Micro Enterprise Services of Oregon, Oregon
Neighborhood Economic Development Corporation, Oregon
Network for Oregon Affordable Housing, Oregon
Portland Community Reinvestment Initiatives, Inc., Oregon
Bridgeway Capital, Pennsylvania
Community Action Committee of the Lehigh Valley, Pennsylvania
Entrepreneur Works, Pennsylvania
Pathways PA, Pennsylvania
Pennsylvania Assistive Technology Foundation, Pennsylvania
PIDC Community Capital, Pennsylvania
West Philadelphia Financial Services Institution, Pennsylvania
WORC, Pennsylvania
Cuny Communications, South Dakota
Homes Are Possible, Inc., South Dakota
Native CDFI Network, South Dakota
Rural Electric Economic Development, Inc., South Dakota
Appalachian Fund for Growth, Tennessee
Knoxville Area Urban League, Tennessee
Pathway Lending, Tennessee
Transformations Economic and Community Development, Tennessee
BCL of Texas, Texas
Business and Community Lenders of Texas, Texas
Gulf Credit Union, Texas
LiftFund, Texas
MDK Consulting Group, Texas
Neighborhood Housing Services of Dimmit County, Inc., Texas
Community Development Finance Alliance, Utah
Noblag, Utah
Utah Center for Neighborhood Stabilization, Utah
Capital Impact Partners, Virginia
Community Business Partnership, Virginia
Crenshaw, Ware & Martin, PLC, Virginia
Staunton Creative Community Fund, Virginia
Volunteers of America, Virginia
Housing Vermont/Vermont Rural Ventures, Vermont
The Carsey School of Public Policy, University of New Hampshire, Vermont
Vermont Community Loan Fund, Vermont
Centre for Community Enterprise, Washington
Community Capital Development, Washington
Craft3, Washington
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<td>Future Unlimited Law PC</td>
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