What are CDFIs?

Community Development Financial Institutions (CDFIs) are specialized community-based financial institutions with a primary mission to promote economic development by providing financial products and services to people and communities underserved by traditional financial institutions, particularly in low income communities. CDFIs include community development banks and credit unions, and non-regulated institutions such as non-profit loan funds or venture capital funds.

CDFIs in California:

- 3CORE, Inc.
- ACCION San Diego
- American Plus Bank, N.A.
- AmPac Tri-State CDC Inc.
- AnewAmerica CDFI
- Arcata Economic Development Corporation
- Atchison Village Credit Union
- Aura
- Bank of Rio Vista
- Bankers Small Business CDC of California
- Bay Federal Credit Union
- Beneficial State Bancorp, Inc.
- Beneficial State Bank
- Bridge Impact Capital
- Broadway Federal Bank
- California Capital Financial Development Corporation
- California Coastal Rural Development Corporation
- California Community Reinvestment Corp.
- California FarmLink
- Century Housing Corporation
- Clearinghouse Community Development Financial Institution
- Commerce Home Mortgage
- Community Bank of the Bay
- Community Commerce Bank
- Community Credit Union of Southern Humboldt
- Community First Credit Union
- Community First Lending
- Cooperative Center Federal Credit Union
- EBSV Community Development, Inc.
- Economic Development and Financing Corporation
- Episcopal Community Federal Credit Union
- Feed the Hunger Foundation
- First Choice Bank
- First General Bank
- First Imperial Credit Union
- Fresno Community Development Financial Institution
- Fund Good Jobs
- Genesis LA Economic Growth Corporation
- Housing Trust Fund of Santa Barbara County
- Housing Trust Silicon Valley
- Impact C.I.L., LLC
- Karuk Community Loan Fund, Inc.
- Kinecta Federal Credit Union
- Lendistry

The CDFI Fund – U.S. Department of Treasury

The Community Development Financial Institutions (CDFI) Fund is an innovative federal agency within the Treasury Department that was established in 1994, through the Riegle Community Development and Regulatory Improvement Act, to promote community development in distressed urban and rural communities by increasing the availability of credit, investment capital and financial services available.

Since 1994, the CDFI Fund has awarded more than $3.2 billion on a competitive basis to CDFIs including Native CDFIs, small and emerging CDFIs and financial institutions through the BEA Program.

CDFI Coalition - www.cdfi.org - info@cdfi.org

Putting CDFI Fund Awards to Work

Performance of CDFI Program Awardees in FY 2018

In FY 2018, CDFIs program awardees made over 280,000 loans and investments totaling $11.2 billion to targeted low-income communities and families. CDFIs financed 33,613 affordable housing units, delivered capital to 15,971 small businesses, and provided financial literacy training to 343,471 individuals.
CDFI INVESTMENT

- Low Income Investment Fund
- Main Street Launch
- Mission Asset Fund
- Mission Community Loan Fund LLC
- Mission National Bank
- Mission Valley Bancorp
- Mission Valley Bank
- MNB Holding Corporation
- National Asian American Coalition
- Neighborhood Bancorp
- Neighborhood Housing Services of Orange County, Inc.
- Neighborhood Housing Services of the Inland Empire
- Neighborhood National Bank
- Neighborhood Partnership Housing Services, Inc.
- NHS Neighborhood Lending Services
- Northeast Community Federal Credit Union
- Northern California Community Loan Fund
- Opening Doors, Inc.
- Oportun, Inc.
- Opportunity Fund Community Development
- Oregon Trail Corporation
- PACE Finance Corporation
- Pacific Coast Regional, Small Business Development Corp.
- Pacific Community Ventures, Inc.
- Pacoima Development Federal Credit Union
- Partners Federal Credit Union
- Peoples Opportunity Fund
- Poverty Solutions, Inc.
- RBB BANCORP
- Royal Business Bank
- Rural Community Assistance Corporation
- Sacramento Neighborhood Housing Services, Inc.
- San Francisco Housing Accelerator Fund
- San Luis Obispo County Housing Trust Fund
- Santa Ana FCU
- Santa Cruz Community Credit Union
- SCE FCU
- Siskiyou Central Credit Union
- Springboard CDFI
- TELACU Community Capital
- The Capital Corps, LLC
- TMC Development Working Solutions
- Travis Credit Union
- Tucoemas Federal Credit Union
- Valley Economic Development Center
- Valley Small Business Development Corporation
- Ventura County Community Development Corporation
- Ventura County Housing Trust Fund
- Vermont-Slauson LDC, Inc.
- Westwater Financial, Inc.
- Womens Economic Ventures

CDFI Loans & Investments
By County (2003-2016)

- $0 to $250,000
- $250,000 to $500,000
- $500,000 to $1,000,000
- $1,000,000 to $10,000,000
- $10,000,000 to $50,000,000
- $50,000,000 to $100,000,000
- $100,000,000 to $250,000,000
- $250,000,000+