

STATE FACT SHEET

CALIFORNIA

An Annual Snapshot of CDFI Program Awardee Activity in California (FY 2023)

TOTAL INVESTMENT



115.2k originations totaling \$7.7 billion

JOBS



146k permanent FTE jobs 203.8k construction jobs

BUSINESS INVESTMENT



Of that activity, 103.5k loans and investments totaling \$1.1 billion went to California businesses, nonprofits, and community facilities, with the balance going to individuals and families.

REAL ESTATE



45.6 million sq. ft. of commerical real estate constructed or rehabilitated

CONSUMER LOANS



3.4k consumer loans totaling \$2.9 million

MANUFACTURING



105 loans and investments totaling \$25.7 million to manufacturing and industrial businesses

HOUSING



5.5k home purchase and improvement loans totaling \$3.3 billion, including \$190.1 million to 751 first-time homeowners



49.5k affordable housing units financed

OTHER FACTS AND FIGURES (AS OF FEBRUARY 2025)

- There are 114 certified CDFIs headquartered in California, including 14 banks, 35 credit unions, 63 loan funds, and 2 venture capital funds.
- There are 437 CDFI branches in California.
- There is also 1 Native CDFI in California.
- The CDFI Fund has awarded a total of \$934.6 million in financial assistance to Californiaheadquartered CDFIs along with \$8 billion in NMTC allocation and CDFI Bond awards to CDFIs and CDEs headquartered in California.

The following 114 CDFIs are headquartered in California:

- Change Lending, LLC, Anaheim
- The Change Company CDFI, LLC, Anaheim
- California FarmLink, Aptos
- American Plus Bank, N.A., Arcadia
- Valley Strong Credit Union, Bakersfield
- Partners Federal Credit Union, Burbank
- Housing Trust Fund Ventura County, Camarillo
- Bay Federal Credit Union, Capitola
- 3CORE, Inc., Chico
- Community Commerce Bank, Claremont
- Apoyo Financiero Inc., Concord
- Century Housing Corporation, Culver City
- National Asian American Coalition, Daly City
- Financial Partners Credit Union, Downey
- First Imperial Credit Union, El Centro
- Sun Community Federal Credit Union, El Centro
- Arcata Economic Development Corporation, Eureka
- Fresno Area Hispanic Foundation, Fresno
- Valley Small Business Development Corporation, Fresno
- Vocality Community Credit Union, Garberville
- California Community Reinvestment Corp., Glendale
- California Credit Union, Glendale
- Five Rivers Loan Fund, Inc., Happy Camp
- Nuvision Federal Credit Union, Huntington Beach
- Rize Federal Credit Union, Irwindale
- Clearinghouse cDFI. Lake Forest
- SMW 104 Federal Credit Union, Livermore
- Acelera Financial Corp, Los Angeles
- B.S.D. Capital, Inc. dba Lendistry, Los Angeles
- Episcopal Community Federal Credit Union, Los Angeles
- Genesis LA Economic Growth Corporation, Los Angeles
- Inclusive Action for the City, Los Angeles
- NHS Neighborhood Lending Services, Los Angeles
- PACE Finance Corporation, Los Angeles
- Pacific Coast Regional SBDC, Los Angeles
- RBB Bancorp, Los Angeles
- Royal Business Bank, Los Angeles
- Salas & Company, Los Angeles
- Sustainable Communities Fund, Los Angeles
- USC Credit Union, Los Angeles
- Vermont-Slauson LDC, Inc., Los Angeles
- Cooperative Center Federal Credit Union, Martinez
- MERCO Credit Union, Merced
- Mocse Federal Credit Union, Modesto
- Valley First Credit Union, Modesto
- Neighborhood Bancorp, National City
- Neighborhood National Bank, National City
- Springboard CDFI, National City
- AnewAmerica CDFI, Oakland
- Beneficial State Bancorp, Inc., Oakland
- Beneficial State Bank, Oakland
- Community Bank of the Bay, Oakland
- Habitat Community Capital, Oakland
- ICA Fund, Oakland
- Main Street Launch, Oakland
- Pacific Community Ventures, Inc., Oakland
- TMCCommunityCapital, Oakland
- Vida Federal Credit Union, Ontario

- Neighborhood Housing Services of Orange County, Inc., Orange
- CBC FCU, Oxnard
- Ventura County Community Development Corporation, Oxnard
- Neighborhood Partnership Housing Services, Inc., Rancho Cucamonga
- Members 1st Credit Union, Redding
- Atchison Village Credit Union, Richmond
- Community First Lending, Richmond
- AltaOne Federal Credit Union, Ridgecrest
- First Community Capital, Inc., Riverside
- First General Bank, Rowland Heights
- California Capital Small Business Financial Development Corp., Sacramento
- Economic Justice Fund. Sacramento
- Opening Doors, Inc., Sacramento
- Sacramento Neighborhood Housing Services, Inc., Sacramento
- California Coastal Rural Development Corporation, Salinas
- Neighborhood Housing Services of the Inland Empire, Inc., San Bernadino
- Oportun, Inc., San Carlos
- Accessity, San Diego
- Bankers Small Business CDC of California, San Diego
- Civic Community Partners, Inc., San Diego
- Community Vision Capital and Consulting, San Francisco
- Feed the Hunger Fund, San Francisco
- Low Income Investment Fund, San Francisco
- Mission Asset Fund, San Francisco
- Mission Community Loan Fund LLC, San Francisco
- Mission National Bank, San Francisco
- MNB Holding Corporation, San Francisco
- Northeast Community Federal Credit Union, San Francisco
- REDF Impact Investing Fund, San Francisco
- San Francisco Housing Accelerator Fund, The, San Francisco
- Working Solutions CDFI, San Francisco
- Accion Opportunity Fund Community Development, San Jose
- Excite Credit Union, San Jose
- Housing Trust Silicon Valley, San Jose
- Mirastar Federal Credit Union, San Jose
- Peoples Opportunity Fund, San Luis Obispo
- San Luis Obispo County Housing Trust Fund, San Luis Obispo
- SESLOC Credit Union, San Luis Obispo
- Orange County's Credit Union, Santa Ana
- Housing Trust Fund of Santa Barbara County, Santa Barbara
- Womens Economic Ventures, Santa Barbara
- American Nonprofits, Inc., Santa Cruz
- Santa Cruz Community Credit Union, Santa Cruz
- CoastHills Federal Credit Union, dba CoastHills Credit Union, Santa Maria
- Community First Credit Union, Santa Rosa
- North Bay Credit Union, Santa Rosa
- Creser Capital Fund, Sausalito
- MIssion Valley Bancorp, Sun Valley
- Mission Valley Bank, Sun Valley
- Poverty Solutions, Inc., Torrance Rolling F Credit Union, Turlock
- Economic Development and Financing Corporation, Ukiah
- Travis Credit Union, Vacaville
- Tucoemas Federal Credit Union, Visalia
- Rural Community Assistance Corporation, West Sacramento
- Siskiyou Credit Union, Yreka