

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

## TOTAL INVESTMENT



80.5k originations totaling \$2.6 billion

## JOBS



78.4k permanent FTE jobs  
13.7k construction jobs

## BUSINESS INVESTMENT



Of that activity, 64.9k loans and investments totaling \$370.1 million went to Texas businesses, nonprofits, and community facilities, with the balance going to individuals and families.

## REAL ESTATE



3.1 million sq. ft. of commercial real estate constructed or rehabilitated

## CONSUMER LOANS



1.6k consumer loans totaling \$9.9 million

## MANUFACTURING



58 loans and investments totaling \$18.4 million to manufacturing and industrial businesses

## HOUSING



7.3k home purchase and improvement loans totaling \$523.3 million, including \$28.5 million to 163 first-time homeowners



3.7k affordable housing units financed

## OTHER FACTS AND FIGURES (AS OF FEBRUARY 2025)

- There are 49 certified CDFIs headquartered in Texas, including 7 banks, 17 credit unions, 25 loan funds.
- There are 189 CDFI branches in Texas.
- There is also 1 Native CDFI in Texas.
- The CDFI Fund has awarded a total of \$279.6 million in financial assistance to Texas-headquartered CDFIs along with \$2.6 billion in NMTC allocation and CDFI Bond awards to CDFIs and CDEs headquartered in Texas.

## The following 49 CDFIs are headquartered in Texas:

- AOB Ventures, Inc., Alamo
- Freedom Bank, Alamo
- City Federal Credit Union, Amarillo
- Business and Community Lenders (BCL) of Texas, Austin
- Business Investment Growth, Austin
- Just Community, Inc, Austin
- PeopleFund, Austin
- Star of Texas Credit Union, Austin
- Texas Community Capital, Austin
- Capital Plus Financial, Bedford
- Rio Grande Valley Multibank Corporation, Brownsville
- Brazos Valley CDC, Inc., Bryan
- Entre Capital, LLC, Dallas
- Resource One Credit Union, Dallas
- Texas Mezzanine Fund, Inc., Dallas
- TREC Community Investors, Dallas
- Border Federal Credit Union, Del Rio
- Texas National Bank, Edinburg
- El Paso Collaborative for Community and Economic Development, El Paso
- Firstlight Federal Credit Union, El Paso
- GECU Federal Credit Union, El Paso
- Mountain Star Federal Credit Union, El Paso
- One Source Federal Credit Union, El Paso
- Raiz Federal Credit Union, El Paso
- Tigua Community Development Corporation, El Paso
- William Mann, Jr. Community Development Corporation, Fort Worth
- RGV Credit Union, Harlingen
- Golden Bank, NA, Houston
- Houston Business development, Inc., Houston
- Light Commerce Credit Union, Houston
- Priority Trust Credit Union, Houston
- Sykes Equity LLC d/b/a Private Leverage, Houston
- Texas Bay Credit Union, Houston
- UP Community Impact Fund Corp., Houston
- OTR Fund I LLC, Irving
- Tricolor Auto Acceptance, Irving
- Kerr County Federal Credit Union, Kerrville
- Affordable Homes of South Texas, Inc., McAllen
- TNB Bancshares, Inc., Mercedes
- LiftFund, Inc., San Antonio
- National Association for Latino Community Asset Builders, San Antonio
- Neighborhood Housing Services of San Antonio, Inc., San Antonio
- River City Federal Credit Union, San Antonio
- First Community Bank, San Benito
- First San Benito Bancshares Corporation, San Benito
- Fig Loans Texas LLC, Sugar Land
- First Central Credit Union, Waco
- Heart O' Texas Federal Credit Union, Waco
- McLennan Community Investment Fund, Waco