

An Annual Snapshot of CDFI Program Awardee Activity in Texas (FY 2022)

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