



**CDFI Coalition**  
**January Fly-In**  
**January 8<sup>th</sup>, 2026**



# Welcome & Introduction

# Agenda

- Welcome
- State of Play
- FY 25 Appropriations
- FY 26 Appropriations
- Requests for FY 26 Appropriations Bill
- Institute Update

# State of Play

- **Current CR expires on January 30<sup>th</sup>**
- **Appropriations Minibus on the floor – Commerce, Energy & Water, Interior Environment**
- **Next Appropriation Minibus – T-HUD, Defense , Labor-HHS**
- **Pending – Homeland Security, Financial Services General Government**



# FY 25 Appropriations

- Of the \$324 million appropriated to the CDFI Fund, OMB has only allotted \$35 million for administration
- There is no indication that OMB plans to make further allotments to the CDFI Fund
- The fund has yet to publish applications for other programs funded under FY 25

Program	Application?	Awards Made?
Native American CDFI Assistance (NACA)	Closed March 2025	No
Financial Assistance	Closed March 2025, followed by a Supplemental Application closing in October 2025	No
Housing Financial Assistance	Closed March 2025	No
Bank Enterprise Awards	Not released	No
Small Dollar Loan Program	Not released	No
Bond Guarantee Program	Closed February 2025	Yes

# FY 26 Appropriations

- The Budget request for the CDFI Fund totaled \$133 million
- \$100 million for a proposed new rural program and \$33 million for administration
- House FSGG Bill provided \$276.6 million
- Senate FSGG provided \$324 million
- The House appropriation for administrative expenses would reduce the Fund's FTE to 77, the Senate appropriation would maintain the current level at 88.

# FY 26 Appropriations

CDFI Program (\$ millions)	FY25 Final	FY26 Budget	FY26 House	FY26 Senate	FY26 CDFI Coalition Request
CDFI Fund Total	324	133	276.6	324	324
FA/TA Programs	188	0	170	188	181
Rural Program	0	100	0	0	0
Native Initiative	28	0	35	28	35
Healthy Food Financing	24	0	0	24	24
Bank Enterprise Award	40	0	35	40	40
Disabilities Fund	10	0	10	10	10
Small Dollar Loan Fund	9	0	3	9	9
Economic Mobility Corps	2	0	0	2	2
Bond Program Auth.	500	0	500	500	500
Admin/Research	35	33.146	33.6	35	35

# Requests for FY 26 Appropriations Bill

## Pending 2025 Awards and Applications

- Include bill language requiring Treasury to make awards for the 2025 Financial Assistance and Native Initiatives programs within 90 days of enactment.
- Require Treasury to publish applications and make awards for the Bank Enterprise Awards (BEA), Small Dollar Loan Program (SDL), and Capital Magnet Fund (CMF) no later than September 30, 2026.

## Top-line for FY 2026

- Appropriate not less than \$324 million for the CDFI Fund, equal to FY 2025 levels and consistent with the FY 2026 Senate Appropriations Committee FSGG bill.
- FY 2026 Awards and Applications: Require Treasury to publish applications and make awards within 9 months of enactment for all statutorily required programs, including Financial/Technical Assistance, Capital Magnet Fund, Native Initiatives, Bank Enterprise Awards, Small Dollar Loan Program, and Bond Guarantee.

## FTE Positions Floor

- Provide \$35 million for CDFI Fund administrative costs and require Treasury to maintain no fewer than 88 full-time-equivalent employees.



## General CDFI Talking Points

### CDFIs: Driving Community Impact

- **1,000+ certified CDFIs operate in all 50 states**
- **Serve rural, urban, and Tribal communities**
- **Fill credit gaps where traditional lenders will not**
- **Support job creation, small businesses, and community development**
- **Leverage \$8 in private capital for every \$1 of federal funding**

# Housing Talking Points

## CDFIs: Expanding Housing Opportunities

- FY 2024: \$5.3B in homeownership/improvement loans, \$1.6B in residential real estate transactions, 45,000+ affordable units financed
- Finance affordable rental housing, support homeownership, preserve existing housing stock, and develop mixed-use projects
- Provide predevelopment, acquisition, bridge, and subordinate financing to unlock additional private-sector investment
- Deliver small- and mid-sized developments and complex projects using LIHTC, HOME, and state/local resources
- CDFI Fund programs (Financial Assistance, Bond Guarantee, Capital Magnet Fund, NMTC) directly scale housing production and stabilize communities

# Institute Update

- Registration Information will be sent later this month
- Save the date:



**2026 Institute**  
**March 18-19 2026**

The Washington Plaza Hotel 10 Thomas Circle NW	Half Day Advocacy Training Tuesday, March 17
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