



The AFFORD Act and Main Street Capital Access Act

Two Bills that Would Strengthen the CDFI Fund

S. 3940: The Access to Fair Financing for Opportunity and Resilient Development Act (The AFFORD Act)	H.R.6955: The Main Street Capital Access Act
Leads: Sens. Daines (R-MT) & Warner (D-VA)	Lead: Rep. Hill (R-AR)
Status: Introduced 2/13/26	Status: Marked up and moved through Fin. Services Committee 3/4/26

Both the AFFORD Act (Senate) and the Main Street Capital Access Act (House) contain provisions that would strengthen the CDFI Fund. **All of the provisions below are endorsed by the CDFI Coalition.**

Provision	AFFORD Act (S. 3940)	Main Street Capital Access Act (H.R. 6955)
The CDFI Fund Transparency Act, which requires the Secretary of Treasury or his designee to testify annually on the activities of the CDFI Fund when invited by the House Committee on Financial Services or the Senate Committee on Banking, Housing and Urban Affairs.	X	X
CDFI Bond Guarantee Improvement Act, which extends the program and reduces the minimum loan size to \$25 million and removes the annual limit on guarantees, which will facilitate participation by smaller CDFIs to utilize the program and support more critical investments.	X	X
Capitalization Assistance to Enhance Liquidity Act, which authorizes the establishment of a secondary market for CDFI loans and establishes a set aside and related assistance for Native CDFIs.	X	
Bolsters the role of Native CDFIs by expanding a USDA CDFI relending program that partners with Native CDFIs to deploy mortgage loans to eligible Native borrowers.	X	
Increases the Public Welfare Investment cap from 15% to 20% of a bank's capital and surplus without prior regulatory approval, enabling banks to invest substantially more capital into CDFIs and other community development projects.		X