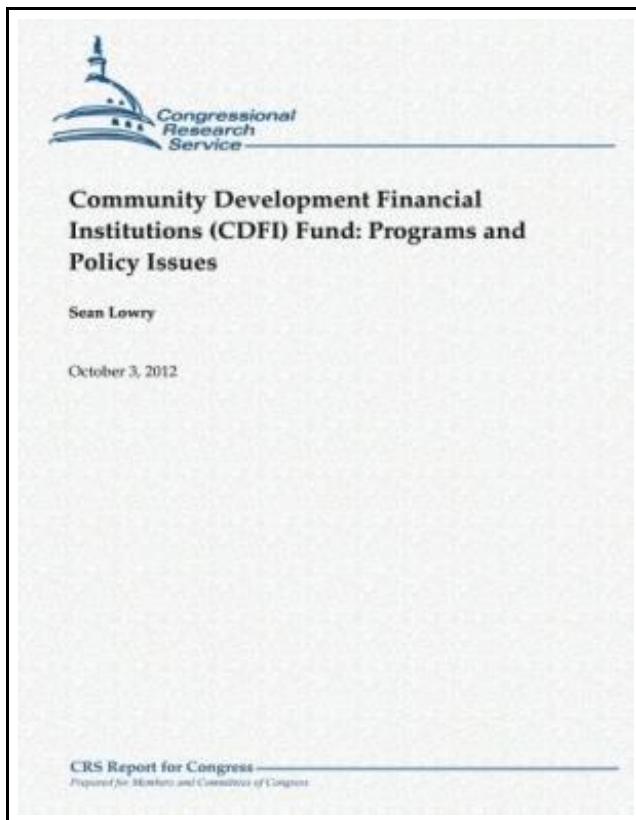


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Createspace. Paperback. Book Condition: New. This item is printed on demand. Paperback. 36 pages. Dimensions: 11.0in. x 8.5in. x 0.1in. As communities face a variety of economic challenges, some are looking to local banks and financial institutions for solutions that address the specific development needs of low-income and distressed communities. Community development financial institutions (CDFIs) provide financial products and services, such as mortgage financing for homebuyers and not-for-profit developers, underwriting and risk capital for community facilities; technical assistance; and commercial loans and investments to small, start-up, or expanding businesses. CDFIs include regulated institutions, such as community development banks and credit unions, and non-regulated institutions, such as loan and venture capital funds. The Community Development Financial Institutions Fund (the Fund), an agency within the Department of the Treasury, administers several programs that encourage the role of CDFIs, and similar organizations, in community development. Nearly 1, 000 financial institutions located throughout all 50 states are eligible for the Funds programs to provide financial and technical assistance to meet the needs of businesses, homebuyers, community developers, and investors in distressed communities. In addition, the Fund allocates the New Markets Tax Credit to more than 5, 000 eligible investment vehicles in low-income communities (LICs). This report begins by describing the Funds history, current appropriations, and each of its programs. A description of the Funds process of certifying certain financial institutions to be eligible for the Funds program awards follows. The next section provides an overview of each programs purpose, use of award proceeds, eligibility criteria, and relevant issues for Congress. The final section analyzes four policy considerations of congressional interest, regarding the Fund and the effective use of federal resources to promote economic development. First, it analyzes the debate on targeting development assistance toward particular geographic areas or low-income individuals generally. Prior research indicates that...

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