

CRA Illustrative List

This list is a non-exhaustive, illustrative list of examples of activities that would qualify under 12 CFR 25.04. The list is intended to identify activities that would meet the criteria in the rule. The OCC is not endorsing any financial institution, fund, organization, program, non-profit, or any other entity. By listing activities that would qualify under section 25.04, the OCC is not making any determination as to whether the activities listed are safe and sound activities, in general, or for any particular financial institution. Moreover, the OCC is not making any determination as to whether the activities listed are/are not legally permissible, in general, or for any particular financial institution. The OCC will add additional activities that meet the qualifying activities criteria consistent with the process outlined in 12 CFR 25.05. Please refer to the regulations in their entirety for defined terms used in this list and for additional information. 12 CFR part 25.

Qualifying Regulatory Criteria	Description
<i>§ 25.04(b)</i>	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm,¹ or consumer loan is a qualifying activity if it is:</i>
<i>§ 25.04(b)(1)</i>	<i>Provided to a:</i>
<i>§ 25.04(b)(1)(i)</i>	<i>Low- or moderate-income individual or family;</i>
	Loan classified on the bank's Call Report as a 1-4 family residential construction loan to a low- or moderate-income (LMI) individual.
	Closed-end loan or open-end line of credit classified on the bank's Call Report as a loan secured by a 1-4 family residential property to an LMI individual.
	Loan classified on the bank's Call Report as secured by a multifamily residential property to an LMI individual.
	Home mortgage loan guaranteed by the Federal Housing Administration to an LMI individual.
	Home mortgage loan guaranteed under the U.S. Department of Housing and Urban Development's (HUD) Indian Home Loan Guarantee Program (Section 184) to an LMI individual.
	Home mortgage loan guaranteed by the U.S. Department of Agriculture's (USDA) Rural Housing Service to an LMI individual.
	Home mortgage guaranteed by the U.S. Department of Veterans Affairs (VA) to an LMI individual.
	Low-cost education loan to an LMI individual, such as to fund school tuition and/or expenses.
	Home equity line of credit to an LMI individual, such as for home improvement.
	Non-credit card revolving credit line, such as for purchase of home appliances, to an LMI individual.
	Consumer loan to an LMI individual for purposes other than purchasing an automobile, such as to fund unexpected medical expenses.

¹ *Small loans to businesses and farms are capped at \$1.6 million.*

Qualifying Regulatory Criteria	Description
§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm,¹ or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(1)	<i>Provided to a:</i>
§ 25.04(b)(1)(i)	<i>Low- or moderate-income individual or family;</i>
	Automobile loan to an LMI individual to purchase a car.
	Installment loan to an LMI individual to purchase home appliances.
	Unsecured consumer loan to a moderate-income individual for household assistive technology products and vehicle modifications to improve accessibility.
	Small dollar consumer loan to a low-income individual made under a bank’s affordable small dollar loan program.

§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(1)	<i>Provided to a:</i>
§ 25.04(b)(1)(ii)	<i>CRA-eligible business; or</i>
	Small loan to a business (including a line of credit) that is a CRA-eligible business when the loan is classified on the bank’s Call Report as a commercial and industrial loan.
	Small loan to a business (including a line of credit) that is a CRA-eligible business when the loan is classified on the bank’s Call Report as a loan secured by nonfarm nonresidential properties.
	Small loan to a business that is a CRA-eligible business under the U.S. Small Business Administration (SBA) 504 Certified Development Company program.
	Small loan to a business that is a CRA-eligible business to make improvements to its manufacturing facility under the SBA 7(a) loan program.
	Small loan to a business that is a CRA-eligible business to finance the purchase of machinery under the USDA’s Rural Development Business and Industry Guarantee Loan Program.
	Small loan to a business that is a CRA-eligible business to improve accessibility of its facilities for disabled customers.
	Small loan to a business that is a CRA-eligible business under the SBA Paycheck Protection Program.

§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(1)	<i>Provided to a:</i>
§ 25.04(b)(1)(iii)	<i>CRA-eligible farm;</i>
	Small loan to a farm (including a line of credit) that is a CRA-eligible farm when the loan is classified on the bank’s Call Report as a loan to finance agricultural production and other loans to farmers.
	Small loan to a farm that is a CRA-eligible farm to finance the purchase of farm equipment.

§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(2)	<i>Located in Indian country or other tribal and native lands;</i>
	Loan or line of credit made in Indian country or other tribal and native lands and classified on the bank’s Call Report as a 1-4 family residential construction loan.
	Closed-end loan or open-end line of credit made in Indian country or other tribal and native lands and classified on the bank’s Call Report as a loan secured by a 1-4 family residential property.
	Loan made in Indian country or other tribal and native lands and classified on the bank’s Call Report as secured by a multifamily residential property.
	Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the Federal Housing Administration.
	Home mortgage loan made in Indian country or other tribal and native lands and guaranteed under HUD’s Indian Home Loan Guarantee Program (Section 184).
	Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the USDA’s Rural Housing Service.
	Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the Veterans Administration.
	Home equity line of credit extended in Indian country or other tribal and native lands, such as for home improvement.
	Non-credit card revolving credit line, such as for purchase of home appliances, to an individual located in Indian country or other tribal and native lands.
	Consumer loan made to an individual located in Indian country or other tribal and native lands for purposes other than purchasing an automobile, such as to fund unexpected medical expenses.
	Automobile loan to an individual located in Indian country or other tribal and native lands to purchase a car.
	Small loan to a business (including a line of credit) in Indian country or other tribal and native lands when the loan is classified on the bank’s Call Report as a commercial and industrial loan.

§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(2)	<i>Located in Indian country or other tribal and native lands;</i>
	<p>Small loan to business (including a line of credit) located in Indian country or other tribal and native lands when the loan is classified on the bank’s Call Report as a loan secured by nonfarm nonresidential properties.</p> <p>Small loan to a business (including a line of credit) located in Indian country or other tribal and native lands made under the SBA Certified Development Company/504 Loan Program.</p> <p>Small loan to a business (including a line of credit) located in Indian country or other tribal and native lands to make improvements to its manufacturing facility under the SBA 7(a) loan program.</p> <p>Small loan to a business (including a line of credit) located in Indian country or other tribal and native lands to finance the purchase of machinery under the USDA’s Rural Development Business and Industry Guarantee Loan Program.</p> <p>Small loan to a farm (including a line of credit) located in Indian country or other tribal and native lands when the loan is classified on the bank’s Call Report as a loan to finance agricultural production and other loans to farmers.</p>
§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(3)	<i>A small loan to a business located in a low- or moderate-income census tract; or</i>
	<p>Small loan to a business to purchase inventory for its business located in a moderate-income census tract.</p> <p>Small loan to a business to expand its manufacturing facility located in a low-income census tract.</p>

§ 25.04(b)	<i>Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is:</i>
§ 25.04(b)(4)	<i>A small loan to a farm located in a low- or moderate-income census tract.</i>
	Small loan to a farm located in a low-income census tract to purchase farm equipment.
	Small loan to a farm located in a moderate-income census tract to refinance a construction loan used to expand dairy production facilities.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(i)	<i>Rental housing:</i>
§ 25.04(c)(1)(i)(A)	<i>That is likely to be partially or primarily inhabited by low- or moderate-income individuals or families as demonstrated by median rents that do not and are not projected at the time of the transaction to exceed 30 percent of 80 percent of the area median income;</i> <i>*Note: Median rents that do not and are not projected at the time of the transaction to exceed 30 percent of 80 percent of the area median income are referred to in the examples as meeting the “median rent standard.”</i>
	Loan to a non-profit organization for the purpose of providing affordable housing to LMI individuals where median rents will meet the median rent standard.
	Loan to a for-profit business for the purpose of providing affordable housing to LMI individuals where median rents will meet the median rent standard.
	Loan to a for-profit developer for construction of multi-family mixed-income rental housing that partially benefits LMI individuals because some units will meet the median rent standard.
	Loan to a non-profit developer to build multi-family rental housing guaranteed under the USDA’s Section 538 Guaranteed Loan Program where median rents will meet the median rent standard.
	Loan to a for-profit developer to build multi-family rental housing guaranteed under the USDA’s Section 538 Guaranteed Loan Program where median rents will meet the median rent standard.
	Public welfare investment, under 12 CFR part 24, that will use tax credits from the Federal Historic Tax Credit Program to finance the adaptive reuse and renovation of a hotel into rental units in a moderate-income area, and many of the units will meet the median rent standard.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(i)	<i>Rental housing:</i>
§ 25.04(c)(1)(i)(A)	<p><i>That is likely to be partially or primarily inhabited by low- or moderate-income individuals or families as demonstrated by median rents that do not and are not projected at the time of the transaction to exceed 30 percent of 80 percent of the area median income;</i></p> <p><i>*Note: Median rents that do not and are not projected at the time of the transaction to exceed 30 percent of 80 percent of the area median income are referred to in the examples as meeting the “median rent standard.”</i></p>
	<p>Loan for a mixed-use property in an underserved area that will be used to help seasonal businesses provide affordable housing to seasonal LMI workers at rents that meet the median rent standard.</p> <p>Loan to a for-profit developer for construction of multi-family mixed-income rental housing, where many of the units will meet the median rent standard.</p> <p>Public welfare investment, under 12 CFR part 24, that will finance the company’s production of cost-effective modular housing, which will be used to supply affordable housing units where rents will meet the median rent standard.</p> <p>Investment that supports the abatement of, or remediation to correct, lead-based paint, asbestos, mold, or radon that are present in a multi-family rental housing project where rents meet the median rent standard.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(i)(B)	<i>That is partially or primarily inhabited by low- or moderate-income individuals or families as demonstrated by an affordable housing set-aside required by a federal, state, local, or tribal government;</i>
	<p>Investment in a project with housing units made affordable to LMI individuals through local inclusionary zoning.</p> <p>Loan to purchase a multifamily dwelling that will partially benefit LMI individuals, including renters who receive assistance under HUD’s section 8 rental subsidy program.</p> <p>Public welfare investment, under 12 CFR part 24, that provides financing for the construction of a rent-to-own affordable housing complex targeted to LMI individuals and families.</p>
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(i)(C)	<i>That is undertaken in conjunction with an explicit federal, state, local, or tribal government affordable housing program for low- or moderate-income individuals or families;</i>
	<p>Investment in a limited partnership to develop and operate a Federal Low-Income Housing Tax Credit (LIHTC) multi-family housing project.</p> <p>Public welfare investment, under 12 CFR part 24, to finance the conversion and rehabilitation of public housing using HUD’s Rental Assistance Demonstration Program that uses a section 8 project-based contract to make the units affordable to LMI individuals and families.</p> <p>Loan to a nursing home and assisted living facility that uses HUD’s Section 232 loan guarantee and is defined by HUD as multifamily housing that primarily serves or assists LMI individuals or families.</p> <p>Investment in a “green” retrofit initiative as part of an explicit local government program used to maintain the affordability of rental housing for LMI individuals through energy efficient measures.</p> <p>Loan to facilitate the purchase of existing multifamily housing using a guarantee provided under the HUD Section 207/223(f) program to make the units affordable to LMI individuals and families.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(i)(C)	<i>That is undertaken in conjunction with an explicit federal, state, local, or tribal government affordable housing program for low- or moderate-income individuals or families;</i>
	Loan to facilitate the substantial rehabilitation of multifamily rental housing for moderate-income families, elderly and the handicapped using a guarantee provided under the HUD Section 221(d)(4) mortgage insurance program to make the units affordable to LMI individuals and families.
	Loan to a Native American tribe to purchase land and construct infrastructure and affordable rental housing, as identified in the tribe’s Indian Housing Plan, using a guarantee provided under the HUD Title VI Tribal Housing Activities Loan Guarantee Program to make the units affordable to LMI individuals and families.
	Loan to a non-profit sponsor to rehabilitate multifamily rental housing for elderly persons (62 or older) and/or persons with disabilities using a guarantee provided under the HUD Program Section 231 to make the units affordable to LMI individuals.
	Investment for Federal Historic Tax Credits to finance the adaptive reuse and renovation of a historic property that also receives financing using Federal Low-Income Housing Tax Credits.
	Loan for the construction of a government-supported accessible rental housing facility for LMI disabled persons.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(1)	<i>Affordable housing, which means:</i>
§ 25.04(c)(1)(ii)	<i>Owner-occupied housing purchased, refinanced, or improved by or on behalf of low- or moderate-income individuals or families, except for home mortgage loans provided directly to individuals or families;</i>
	Investment in a mortgage-backed security that is primarily secured by loans to LMI borrowers. Bank employees help to build a single-family home for a non-profit organization with an express purpose of providing affordable housing for purchase by LMI individuals or families. Down payment and closing cost assistance grants on home purchase loans for LMI borrowers.
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(2)	<i>Another bank's community development loan, community development investment, or community development service;</i>
	Bank employees volunteer to provide technical assistance to another bank to establish a loan program targeted to LMI individuals and families.
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(3)	<i>Community support services which means activities, such as child care, education, workforce development and job training programs, health services, and housing services, that partially or primarily serve or assist low- or moderate-income individuals or families;</i>
	Public welfare investment, under 12 CFR part 24, in a fund that provides financing for a charter school that will partially or primarily serve LMI children.
	Donation to a non-profit organization that provides transportation to medical treatments for LMI individuals.
	Grant to a non-profit organization that provides housing assistance and counseling to LMI immigrants residing in the United States.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(3)	<i>Community support services which means activities, such as child care, education, workforce development and job training programs, health services, and housing services, that partially or primarily serve or assist low- or moderate-income individuals or families;</i>
	<p>Providing mentoring/tutoring services to clients of a non-profit organization that serves LMI youth.</p> <p>Public welfare investment, under 12 CFR part 24, that supports a non-profit that provides general education degrees partially or primarily to LMI individuals without a high school diploma.</p> <p>Loan to a non-profit training center that provides workforce development and job training programs, which primarily serve unemployed, LMI individuals.</p> <p>Volunteer service to serve meals at a homeless shelter.</p> <p>In-kind donation to a food pantry that provides services to unemployed, LMI families.</p> <p>Loan to acquire a child care facility that serves LMI residents of a low-income neighborhood.</p> <p>Volunteer service with a non-profit that provides income tax assistance programs for LMI individuals.</p> <p>Grant to a non-profit organization that runs a state-funded battered women’s shelter for LMI individuals in an underserved area as part of a statewide program.</p> <p>Loan, investment, or service that supports an LMI-focused alcohol and drug recovery center.</p> <p>Grant to a drug rehabilitation center that primarily serves low-income individuals.</p> <p>Loan to a legal assistance program for LMI individuals.</p> <p>Grant to an organization that provides resume writing services to LMI formerly incarcerated individuals.</p> <p>Loan to a non-profit organization providing affordable child care services to LMI individuals or families.</p> <p>Grant to support a program that provides eye glasses to low-income individuals.</p> <p>In-kind contribution of rent-free office space to a local food bank.</p> <p>Provision of technical assistance on financial matters to a non-profit organization that will apply for loans or grants under the Federal Home Loan Banks’ (FHLBanks) Affordable Housing Program, specifically by serving on a loan review committee, assisting in marketing financial services, and furnishing financial services training for staff and management.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(3)	<i>Community support services which means activities, such as child care, education, workforce development and job training programs, health services, and housing services, that partially or primarily serve or assist low- or moderate-income individuals or families;</i>
	<p>Grant to a nonprofit community program which assists LMI individuals to find and enroll in free or low-cost home broadband internet services for which they are eligible.</p> <p>Grant in support of a nonprofit program which refurbishes used computers in order to provide them to LMI individuals at no cost or at a very low cost.</p> <p>Donations to a workforce development program designed to improve employment opportunities for LMI individuals with disabilities.</p> <p>Bank loan to a skilled nursing facility that primarily serves low-income persons receiving Medicaid.</p> <p>Donation to a school that partially or primarily serves LMI students to purchase technology that enables it to conduct on-line classes for students affected by government mandated stay-at-home orders during a national health emergency.</p>
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(4)	<i>Economic development, which means activities that provide financing for or support businesses or farms including:</i>
§ 25.04(c)(4)(i)	<i>Activities that promote job creation or job retention partially or primarily for low- or moderate-income individuals;</i>
	<p>Loan to a business to expand its facility and add new employees, including those who will earn wages of between 70 and 80 percent of area median family income.</p> <p>Investment in a metal fabrication facility using New Markets Tax Credits that will allow the facility to expand and hire new employees, including those who will earn 80 percent of area median income.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(4)	<i>Economic development, which means activities that provide financing for or support businesses or farms including:</i>
§ 25.04(c)(4)(ii)	<i>Federal, state, local, or tribal government programs, projects, or initiatives that partially or primarily serve small businesses or small farms as those terms are defined in the programs, projects, or initiatives;</i>
	<p>Volunteer service providing technical assistance to small businesses on how to create business plans under a state program to support statewide business development.</p> <p>Micro-loan for working capital to a small business that is a state-certified Historically Underutilized Business.</p> <p>Grant to a non-profit that provides financing for small farms under a federal program to encourage new farm development.</p> <p>Loan to a small business incubator that primarily benefits small businesses by providing supportive services to business start-ups and that is funded in part under a statewide community development initiative.</p> <p>Loan to a small business under a tribal government loan guarantee program.</p>
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(4)	<i>Economic development, which means activities that provide financing for or support businesses or farms including:</i>
§ 25.04(c)(4)(iii)	<i>Retaining existing, or attracting new, businesses, farms, or residents to low- or moderate-income census tracts, underserved areas, distressed areas, designated disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands;</i>
	<p>Loan to a business to replace equipment and restore its facilities, thereby retaining employees in a designated disaster area consistent with a disaster recovery plan.</p> <p>Donation to an emergency/drought relief fund formed by a community foundation that provides grants to farms that are located in a distressed area to help sustain the farms.</p> <p>A loan to a business to finance the development of workforce housing located in an underserved area that is within close proximity to a warehouse owned by a multinational conglomerate.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(4)	<i>Economic development, which means activities that provide financing for or support businesses or farms including:</i>
§ 25.04(c)(4)(iv)	<i>A Small Business Administration Certified Development Company, as that term is defined in 13 CFR 120.10, a Small Business Investment Company, as described 13 CFR part 107, a New Markets Venture Capital company, as described in 13 CFR part 108, a qualified Community Development Entity, as defined in 26 CFR 45D(c), or a U.S. Department of Agriculture Rural Business Investment Company, as defined in 7 CFR 4290.50; or</i>
	Investment in a New Markets Venture Capital company that finances businesses that meet the SBA’s size standards used to define small business concerns.
	Public welfare investment, under 12 CFR part 24, to a qualified Community Development Entity that will provide financing for a food market to build a refrigerated warehouse and food distribution facility.
	Investment in an SBA-certified Small Business Investment Company (SBIC) to finance businesses that meet the SBIC size standards.
	Investment in a USDA Rural Business Investment Company (RBIC) to fund businesses and farms that meet the RBIC size standards.
	Investment in a New Markets Tax Credit-eligible Community Development Entity to fund a mixed-use project that will include affordable housing for LMI individuals and families and retail space for CRA-eligible businesses.
	Investment eligible for Federal Historic Tax Credits to finance the adaptive reuse and renovation of a historic property that also receives New Markets Tax Credits.
	Investment in a fund that purchases the debentures, guaranteed by the SBA, that are offered by the SBA-certified development companies.
	Loan to a Community Development Financial Institution Fund-certified Community Development Entity that finances a small business’ purchase of real estate related to a New Markets Tax Credit project, as provided for in 26 U.S.C. 45D.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(4)	<i>Economic development, which means activities that provide financing for or support businesses or farms including:</i>
§ 25.04(c)(4)(v)	<i>Technical assistance and supportive services, such as shared space, technology, or administrative assistance for businesses or farms that meet the size eligibility standards of the Small Business Investment Company program, as described in 13 CFR part 107;</i>
	<p>Grant to a non-profit that provides technical assistance to businesses that meet the stated size-eligibility standards.</p> <p>Loan to a non-profit entity that provides technical assistance to businesses that meet the size-eligibility standards for an SBA SBIC.</p> <p>Bank employees volunteer through a local Chamber of Commerce to lead a workshop that provides technical assistance to the chamber’s business members that meet the stated size-eligibility standards.</p> <p>Providing permanent office space rent-free at a branch for use by the local economic development organization that targets business development, predominantly among start-up and micro-businesses that meet the stated size-eligibility standards.</p> <p>Donation to a CDFI that is providing technical assistance and loans to small businesses adversely impacted by state-mandated business closures during a health emergency.</p>

§25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(5)	<i>Essential community facilities that partially or primarily serve:</i>
§ 25.04(c)(5)(i)	<i>Low- or moderate-income individuals or families; or</i>
	<p>Construction loan to improve a hospital that is located in a middle-income census tract adjacent to a low-income census tract that partially benefits LMI individuals who will utilize hospital services.</p> <p>Investment in a municipal bond to fund construction of a health center that will primarily serve residents of a moderate-income neighborhood.</p> <p>Purchase of a local municipal bond, the proceeds of which will be used to construct a new high school that will partially serve students from LMI families.</p> <p>Public welfare investment, under 12 CFR part 24, in a fund that finances supportive housing projects for the chronically homeless and other public funding programs, such as state-issued tax-exempt bonds, HUD’s Supportive Housing Program or section 8 Project-Based Rental Assistance, the FHLBanks’ Affordable Housing Program, and the LIHTC program.</p>

§25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(5)	<i>Essential community facilities that partially or primarily serve:</i>
§ 25.04(c)(5)(i)	<i>Low- or moderate-income individuals or families; or</i>
	Loan to upgrade equipment at a public library to accommodate LMI disabled patrons.
	Grant to an organization to purchase personal or other protective equipment for doctors and nurses treating in a Federally Qualified Health Care Center during a local health emergency.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(5)	<i>Essential community facilities that partially or primarily serve:</i>
§ 25.04(c)(5)(ii)	<i>Low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands;</i>
	Loan to construct a new fire station located in Indian country or other tribal and native lands.
	Loan to a company to build a health clinic in an underserved area, using the USDA’s Community Facilities Guaranteed Loan Program.
	Loan to build a police station in a distressed area.
	Purchase of a local municipal bond with a purpose consistent with a local disaster recovery plan, the proceeds of which will be used to construct a new high school in a disaster area.
	Loan to improve a hospital in a distressed area that serves the entire community, including LMI individuals.
	Investment in a fund that finances community facilities in Indian country or other tribal and native lands, such as a community recreational facility.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(6)	<i>Essential infrastructure that partially or primarily serves:</i>
§ 25.04(c)(6)(i)	<i>Low- or moderate-income individuals or families; or</i>
	Loan to finance construction of a road in a rural community that provides LMI residents of the area access to employment centers outside of the area.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(6)	<i>Essential infrastructure that partially or primarily serves:</i>
§ 25.04(c)(6)(i)	<i>Low- or moderate-income individuals or families; or</i>
	<p>Investment in a local cooperative to develop broadband infrastructure and expand access to LMI residents in the area.</p> <p>Investment in a local municipal bond to improve city-wide water and waste water systems with benefit to all residents, including LMI residents.</p> <p>Loan for infrastructure improvements, including upgrading roads, water supply and sewer services, to a mobile home park that primarily rents space to LMI residents.</p> <p>Financing of a community-wide solar plus energy storage system to reduce utility costs and help maintain affordability for a multifamily housing complex in an LMI community.</p>
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(6)	<i>Essential infrastructure that partially or primarily serves:</i>
§ 25.04(c)(6)(ii)	<i>Low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands;</i>
	<p>Public welfare investment, under 12 CFR part 24, that will finance construction of a solar energy facility that uses federal renewable energy tax credits and will provide access to reduced cost electrical utilities to LMI census tracts.</p> <p>Investment in a local municipal bond to refurbish a bridge that connects a low-income neighborhood with essential services without which residents would otherwise not have access to those services.</p> <p>Investment in a state issued bond to reconstruct a tunnel in a disaster area, consistent with the area’s disaster recovery plan.</p> <p>Purchase of a local municipal bond, the proceeds of which will be used to upgrade a water pipeline that serves an underserved area.</p> <p>Loan to a company to build a new flood control system as identified in the community’s disaster recovery plan, such as a levee or storm drain that serves the disaster area.</p> <p>Public welfare investment, under 12 CFR part 24, to finance the construction of a broadband network to develop reliable internet access in an LMI census tract.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(6)	<i>Essential infrastructure that partially or primarily serves:</i>
§ 25.04(c)(6)(ii)	<i>Low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands;</i>
	Investment in a Special City Taxing District Bond with the purpose of renovating city sidewalks in a distressed area to comply with the Americans with Disabilities Act.
	Purchase of a municipal bond issued to finance infrastructure improvements to enable a coastal community to prevent flooding in LMI neighborhoods negatively impacted by rising sea levels.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(7)	<i>A family farm's:</i>
§ 25.04(c)(7)(i)	<i>Purchase or lease of farm land, equipment, and other farm-related inputs for the family farm's use in operating the farm;</i>
	Loan to a corn and wheat farm that is a family farm to purchase a tractor.
	Loan to a peanut farm that is a family farm to purchase additional land to increase crop production.
	Loan to a vineyard that is a family farm to purchase additional acreage.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(7)	<i>A family farm's:</i>
§ 25.04(c)(7)(ii)	<i>Receipt of technical assistance and supportive services for the family farm's own production, such as shared space, technology, or administrative assistance through an intermediary; or</i>
	Grant to a non-profit organization that provides technical assistance to family farms.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(7)	<i>A family farm's:</i>
§ 25.04(c)(7)(iii)	<i>Sale and trade of family farm products grown or produced by the family farm;</i>
	Loan to a vegetable farm that is a family farm to construct a building from which to sell produce.
	Loan to an aquaculture farm that is a family farm to market and sell its products statewide.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(8)	<i>Federal, state, local, or tribal government programs, projects, or initiatives that:</i>
§ 25.04(c)(8)(i)	<i>Partially or primarily serve low- or moderate-income individuals or families;</i>
	Grant to a non-profit organization to provide a local government sponsored dress for success program for homeless women.
	Loan to a non-profit organization to provide a state government sponsored after-school program for students from LMI families.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(8)	<i>Federal, state, local, or tribal government programs, projects, or initiatives that:</i>
§ 25.04(c)(8)(ii)	<i>Are consistent with a bona fide government revitalization, stabilization, or recovery plan for a low- or moderate-income census tract; a distressed area; an underserved area; a disaster area; or Indian country or other tribal and native lands;</i>
	Grant to a non-profit organization that receives funds from a statewide program to revitalize communities in Indian country or other tribal and native lands.
	Contribution of other real estate owned property to a local government-owned land bank whose primary purpose is consistent with a government revitalization plan that benefits LMI census tracts.
	Financing to support cleanup of industrial brownfields in a distressed area as part of city-sponsored revitalization program.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(8)	<i>Federal, state, local, or tribal government programs, projects, or initiatives that:</i>
§ 25.04(c)(8)(ii)	<i>Are consistent with a bona fide government revitalization, stabilization, or recovery plan for a low- or moderate-income census tract; a distressed area; an underserved area; a disaster area; or Indian country or other tribal and native lands;</i>
	Investment in a Tax Increment Financing bond to finance infrastructure improvements consistent with a government revitalization plan in a distressed area.
	Loan through a state program to a company to purchase and replace equipment as well as rebuild the manufacturing facility that was damaged by flooding in a federally designated disaster area and supported by the community’s disaster recovery plan.
§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(9)	<i>Financial literacy programs or education or homebuyer counseling;</i>
	Financial counseling by bank employees to participants in a workforce development program.
	Bank employees conduct first-time homebuyer counseling program for bank customers.
	Bank employees teach financial education or literacy curricula at local community centers.
	Bank employees delivering the FDIC’s Money Smart Program curriculum to residents at a senior living facility.
	Grant to a non-profit organization that provides financial literacy courses for a foreclosure prevention program.
	Activities supporting “train the trainer” programs that are designed to train teachers to provide financial literacy education to their students.
	In-kind donation of computer equipment to a non-profit that conducts personal money management courses for LMI individuals.
	Bank employees provide financial education in connection with a school savings program.
	Loan to a non-profit credit counseling organization that conducts personal money management courses.
	Donation to an organization that conducts elder financial abuse and identity theft prevention programs.

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(9)	<i>Financial literacy programs or education or homebuyer counseling;</i>
	<p>In-kind donation of computer equipment to a non-profit that provides financial literacy courses.</p> <p>Bank employees assist in the preparation of tax filings under the Internal Revenue Service’s Volunteer Income Tax Assistance Program.</p> <p>Bank employees provide homebuyer education to potential buyers of single-family housing developed under a state program for middle-income individuals and families in high-cost areas.</p> <p>Volunteer service to open savings accounts offered through a school-based banking program, including financial literacy, to students of a K-12 school that is located in and serves residents of an LMI census tract.</p> <p>Financial support of a nonprofit community program that provides digital literacy training to residents of an LMI neighborhood, in order to increase their ability to use online banking services.</p> <p>Bank employees provide financial capability training to individuals with disabilities.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(10)	<i>Owner-occupied and rental housing development, construction, rehabilitation, improvement, or maintenance in Indian country or other tribal and native lands;</i>
	<p>Loan to develop housing in Indian country or other tribal and native lands that is guaranteed under HUD’s Title VI Loan Guarantee Program.</p> <p>Loan to construct mixed-income housing under a tribal-government sponsored program in Indian country or other tribal and native lands.</p> <p>Loan to a for-profit developer to construct rental housing in Indian country or other tribal and native lands.</p>

§ 25.04(c)	<i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i>
§ 25.04(c)(11)	<i>Qualified opportunity funds, as defined in 26 U.S.C. 1400Z-2(d)(1), that benefit low- or moderate-income qualified opportunity zones, as defined in 26 U.S.C. 1400Z-1(a);</i>
	<p>Investment in a qualified opportunity fund, established to finance construction of a new manufacturing facility that creates jobs for local residents in an opportunity zone that is also an LMI census tract.</p> <p>Investment in a qualified opportunity fund, established to finance renovation of a vacant building into a cultural arts facility in an opportunity zone that is also an LMI census tract.</p> <p>Investment in a qualified opportunity fund, established to finance the rehabilitation of an acute care hospital facility, including the purchase of new medical equipment, in an opportunity zone that is also an LMI census tract.</p> <p>Investment in a qualified opportunity fund, established to finance improvements to an athletic facility owned and operated for community benefit by a local nonprofit in an opportunity zone that is also an LMI census tract.</p> <p>Investment in a qualified opportunity fund that finances construction of a grocery store in an LMI opportunity zone.</p> <p>Investment in a qualified opportunity fund that finances the construction of a commercial building intended for retail and restaurant use in an LMI opportunity zone.</p>

<p>§ 25.04(c)</p>	<p><i>Community development loans, community development investments, and community development services. A community development loan, community development investment, or community development service is a qualifying activity if it provides financing for or supports:</i></p>
<p>§ 25.04(c)(12)</p>	<p><i>Other activities and ventures undertaken, including capital investments and loan participations, by a bank in cooperation with a minority depository institution, women’s depository institution, Community Development Financial Institution, or low-income credit union, if the activity helps to meet the credit needs of local communities in which such institutions are chartered, including activities that indirectly help to meet community credit needs by promoting the sustainability and profitability of those institutions and credit unions.</i></p>
	<p>Bank employee time spent facilitating a loan participation with a minority depository institution, which will help the minority depository institution to meet the credit needs of its local community.</p> <p>Bank employees provide training to CDFI staff on underwriting small farm loans to help the CDFI expand its product offerings to its community.</p> <p>Bank provides in-kind services in the form of free or discounted data processing systems that aids a minority depository institution in serving its customers.</p> <p>Bank donates branch space on a rent-free basis to a low-income credit union to better serve the credit union’s customers.</p> <p>Bank certificate of deposit in a minority depository institution.</p> <p>Loan to enable a minority- or women’s depository institution, low-income credit union, or CDFI to partner with schools or universities to offer financial literacy education to members of the local communities in which such institutions are chartered.</p> <p>Under 12 CFR part 24 authority, a bank’s purchase of common stock for an ownership interest in a minority depository institution to help meet the credit needs of the minority-owned bank’s local community.</p> <p>Bank purchase or sale of a loan participation from or to a minority depository institution.</p>