NCUA
National Credit Union Administration

Community Development Revolving Loan Fund Congressional Report

2021

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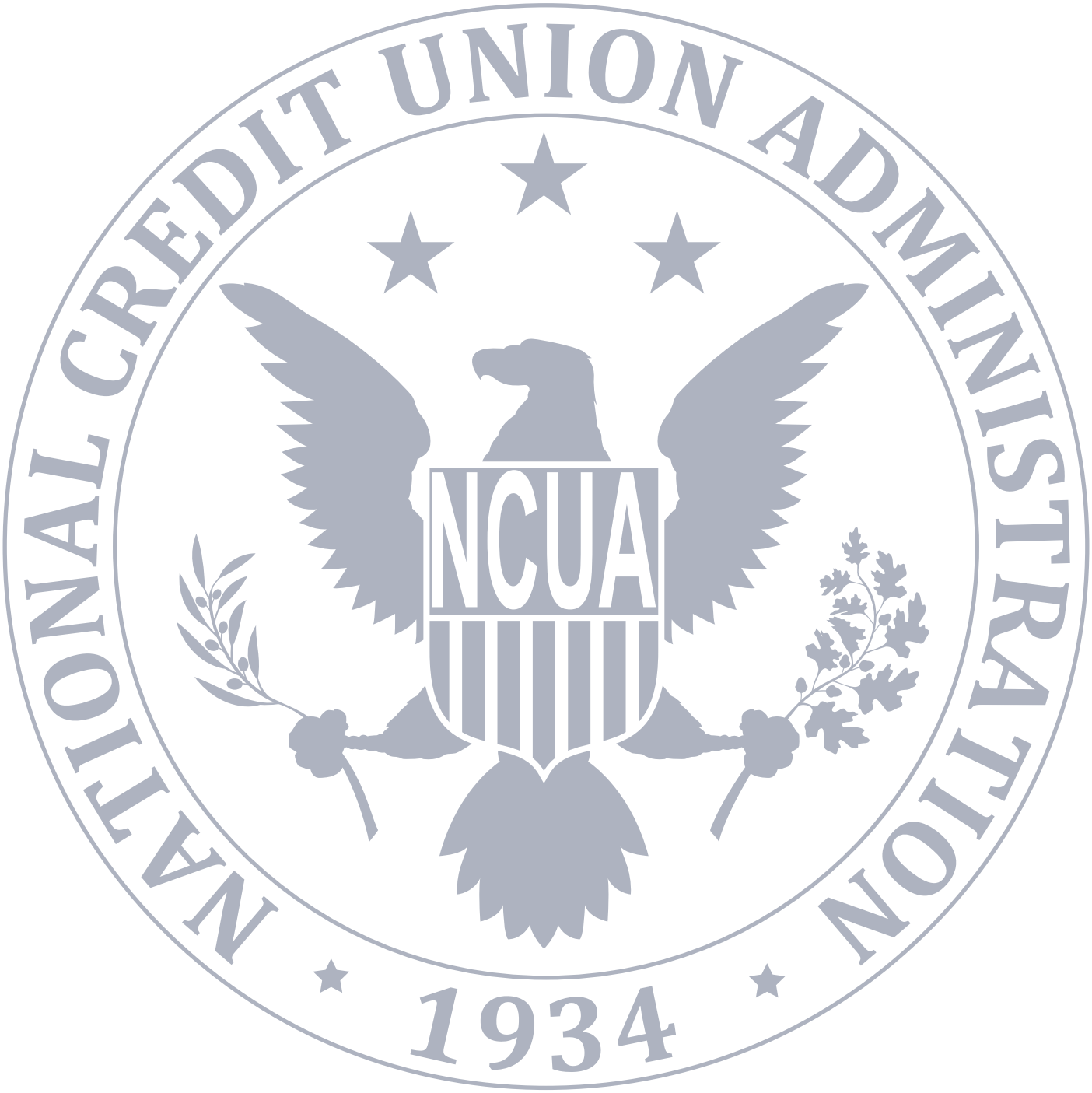

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Chairman's Message

Todd M. Harper
NCUA Chairman

On behalf of the National Credit Union Administration, I am pleased to submit this report on the operations of the Community Development Revolving Loan Fund for 2021.

When Congress created America's system of cooperative credit in 1934, it directed that system to meet consumers' needs for affordable, insured financial products and services, including people of modest means. The grants funded by the CDRLF program facilitate credit unions' ongoing efforts to achieve that important societal goal.

Since its inception, the CDRLF program has proven to be an effective, cost-efficient way to assist eligible credit unions, many of them small institutions serving people who might otherwise go unserved. The CDRLF program also provides meaningful support in many underserved communities. These are also often the places disproportionately impacted by the COVID-19 pandemic. To ensure a more equitable recovery, we should continue to support these communities and populations with CDRLF grants even after we bring the virus under control.

The 2021 CDRLF grant recipients were located in 35 states and the District of Columbia, and they served nearly 1.2 million members.

Grants to credit unions fell into three categories: digital services and security, underserved outreach, and mentoring programs for minority depository institutions.

The long-running trend of CDRLF grant requests outrunning the NCUA's capacity to make awards continued in 2021. Last year, Congress appropriated $1.5 million for the program, while the agency received 283 grant applications totaling $4.7 million. For this reason, I strongly encourage Congress to increase the CDRLF appropriation for FY 2023 to $4 million.

In 2021, the NCUA was able to provide technical assistance grant awards to fewer than four in 10 applicants and award about $3.40 for every $10 requested. By combining the 2021 appropriation with a modest amount of recoveries from past-year appropriations, the NCUA awarded 109 technical assistance grants, totaling $1.6 million.

With additional resources, the NCUA could provide broader and deeper support for credit unions' efforts to modernize services, build capacity, and expand their reach to underserved people and communities. We would offer more grants, larger grants, and find more ways to assist these credit unions in fulfilling their missions.

These resources are investments in people, in small businesses, and in the fundamentals of our nation's economy. Credit unions use these grants to broaden their outreach, to design products and services tailored to the needs of their members, to create financial literacy programs, and to build partnerships with community institutions. The products and services these grants support bring tangible returns by making the credit union system stronger, by invigorating local economies, and by helping individuals build greater financial security.

Every penny of appropriated grant funds goes to work in communities, ensuring maximum program results. The NCUA does not use any appropriated funds in its stewardship of the CDRLF program.

If you should have any questions about the work and the benefits of the CDRLF program, I would encourage you to meet directly with grantee credit unions. They can best provide firsthand knowledge of how Congress, though the CDRLF appropriation, is making a positive difference in people's lives and strengthening communities. The NCUA is also available to answer any questions you may have.

Thank you for your continued support.

Sincerely,

Todd M. Harper
NCUA Chairman

CDRLF Program Summary

Grants and loans supported by the NCUA's Community Development Revolving Loan Fund appropriation have a significant, positive impact on credit unions, their members, and their communities. Credit unions use these funds to improve and expand services and member outreach, which promotes greater financial inclusion. They also employ funds in other areas like staff training and cybersecurity, which improves overall safety and soundness.

To participate in the CDRLF, a federal credit union must be currently designated as a "low-income" credit union under NCUA regulations. A state-chartered credit union must have the equivalent low-income designation from its respective state supervisory authority and the NCUA's concurrence.

A low-income credit union is one in which more than half of its members meet the NCUA's definition for a "low-income member," defined as someone who earns 80 percent or less of the median family income for the metropolitan area where they live or the national metropolitan area, whichever is greater.

The pool of eligible credit unions is deep. At the end of 2021, 2,631 federally insured, low-income-designated credit unions—more than half of all federally insured credit unions—served members throughout the United States, Puerto Rico, Guam, the U.S. Virgin Islands, and on military bases world-wide.

CDRLF Program Components

The NCUA's CDRLF program has three parts:

- **Technical assistance grants,** which are awarded in one or two rounds each year to support initiatives approved by the NCUA Board. For 2021, those initiatives were digital services/cybersecurity, underserved outreach, and minority depository institution mentoring. The MDI mentoring grants are part of the agency's MDI Preservation Program.
- **Low-interest loans,** which are available year-round, also for initiatives approved by the NCUA's Board.
- **Urgent need grants,** which also are available throughout the year to assist credit unions that experience sudden and unexpected losses that curtail services, most frequently the result of a natural disaster.

Funding Structure

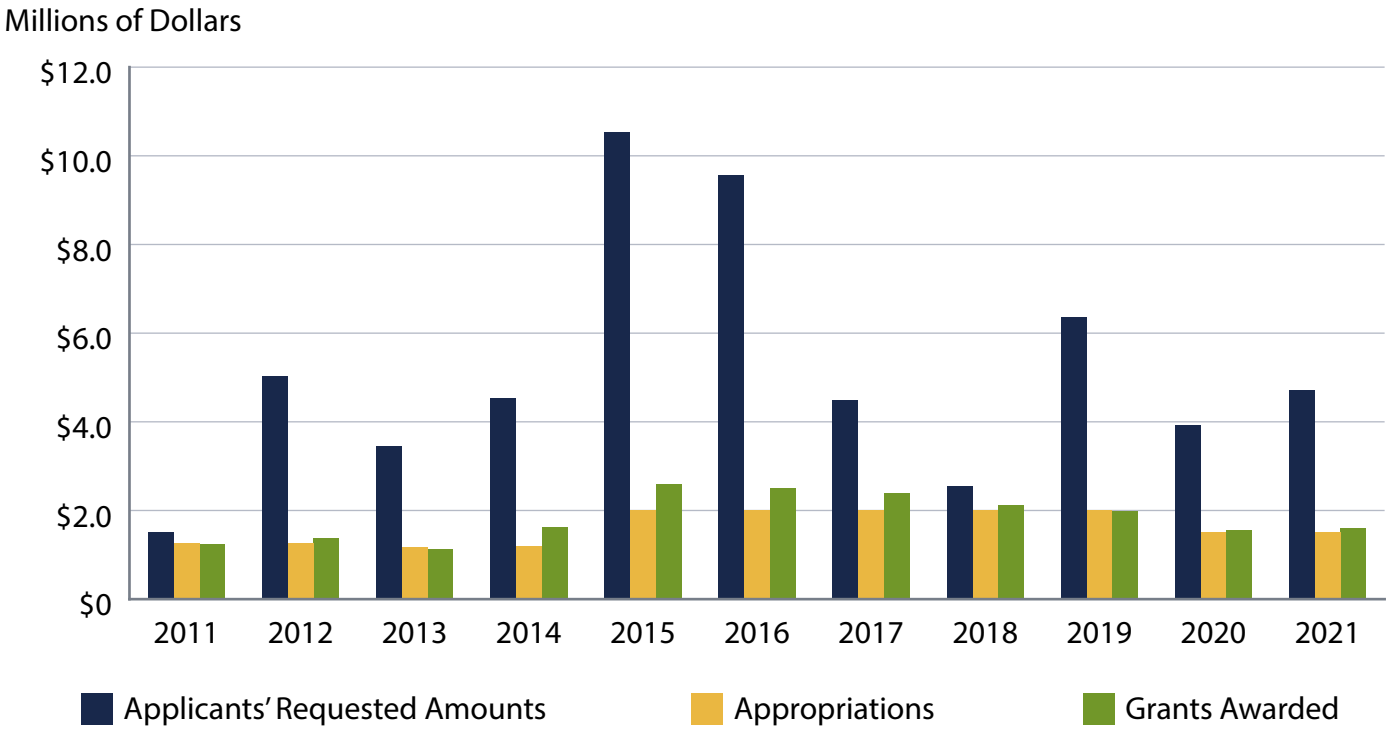
Congress has appropriated a total of $25.8 million for CDRLF technical assistance grants since 2001, making annual appropriations that have varied in size year-to-year. Grant awards are made as reimbursements to credit unions for eligible project expenses and are distributed once the projects are completed. At the end of a project, CDRLF funds that are not reimbursed to a grant recipient may be repurposed for subsequent grant rounds, subject to the statutory availability of funds.

CDRLF loans are funded by the NCUA's repurposing of principal payments on existing loans, which maximizes economic impact. Between 1979 and 2005, Congress provided annual funding at varying levels for CDRLF loans, totaling $13.4 million over that period. As of December 31, 2021, the CDRLF had a total of $4.75 million in outstanding loans to credit unions.

Urgent need grants are funded by the NCUA's management of interest payments made by credit unions on CDRLF loans.

The NCUA does not use appropriated funds to administer the CDRLF. The fund in 2021 received an unmodified, or "clean," audit opinion, which is available here. All agency financial statements are available in its annual reports or the NCUA Inspector General's Audits page.

The chart below shows grant requests, appropriations, and grant awards from 2011 to 2021. CDRLF grant awards are made by reimbursing grantees' eligible expenses for NCUA-approved projects. In cases where reimbursements are lower than expected, the agency makes the remaining funds available for the next year's grants. Because of this, some years may show grant awards higher than the appropriation for that year.



2021 Grants and Loans

In 2021, the NCUA's technical assistance grant program made awards in three initiative areas:

- **Digital Services/Cybersecurity:** Providing assistance to low-income-designated credit unions to support enhanced protection for them and their members against cyberattacks, increasing access for low-income and underserved communities to secure digital financial products and services, and acquiring equipment needed to improve credit unions' remote work posture or implement new financial products and services.

- **Underserved Outreach:** Helping credit unions implement innovative outreach strategies to increase financial access in underserved communities and improve the financial health of individuals in those communities by closing the wealth gap, increasing equity, and expanding economic inclusion.

- **MDI Mentoring:** Beginning with a 2019 pilot program, this initiative has encouraged strong, experienced credit unions to provide guidance to smaller MDI credit unions to help them thrive and better serve low-income and underserved populations. Mentoring grants may be used for eligible expenses associated with those mentoring relationships. Funding approval is based on each applicant's showing a well-developed mentoring plan.

In 2021, the NCUA received 298 grant and loan applications totaling more than $5.3 million:

- 283 applications for technical assistance grants—digital services/cybersecurity, underserved outreach, and MDI mentoring—for a total of $4.7 million;
- 14 urgent need grant requests for a total of $100,000; and
- 1 loan application for $500,000.

In 2021, the NCUA awarded:

- More than $1.6 million in technical assistance grants to 109 eligible credit unions in 35 states and the District of Columbia. Individual grants ranged from $1,500 to $50,000. Seventeen credit unions were first-time grant recipients, and they recieved more than $432,000 in grants. Thirty-seven recipients were minority depository institution credit unions, receiving more than $530,000 in grants.

- Ten urgent need grants of $7,500 each, or $75,000 total, to credit unions in four states, one of which was a minority depository institution. Credit unions used these grants to respond to natural disasters, such as Hurricane Ida.

- One loan for $500,000 to help a credit union develop new products, expand an existing loan program, establish community partnerships, and improve cybersecurity.

How Credit Unions Will Use CDRLF Funds

Examples of the CDRLF funding's significant impact in 2021 include:

- A credit union worked with a local school district to create a financial literacy program for economically disadvantaged young people and their families. The program is offered at no charge, and the credit union and the school district plan to gradually expand it until it is available to all the district's students and their families.

- Another credit union created a Homeownership Boot Camp program in a community that has one of the lowest rates of homeownership in the state. The credit union, which partnered with the local housing authority and with a credit counseling service, also created a targeted home mortgage program for boot camp participants who complete the program.

- A credit union serving a rural, largely minority community created social media outreach and marketing tools, an Automated Clearing House transfer program, and new, tailored, loan products in response to the COVID-19 pandemic.

- Another credit union, also grappling with the impact of the pandemic, created a home banking program that expanded access to its products to a low-income, underserved community.

Appendix 1 provides a list of each 2021 CDRLF recipient. Appendix 2 provides charts showing state-by-state CDRLF distributions, in total dollar value and by number of awardees.

CDRLF Purpose and History

Congress created the Community Development Revolving Loan Fund to stimulate economic development in low-income communities served by credit unions. Grants and loans funded by CDRLF appropriations help credit unions expand financial inclusion by providing greater access to affordable and insured financial services, which, in turn, bolsters members' financial security and supports local economies.

The National Credit Union Administration is the independent federal agency that charters and supervises federal credit unions. The NCUA also insures share deposits up to at least $250,000 in all federal credit unions and most state-chartered credit unions. The NCUA's Office of Credit Union Resources and Expansion is charged with administering the CDRLF. Part 705 of the NCUA's regulations describe the objectives and operating principles of that administration.

Congress established the CDRLF for credit unions through a $6 million appropriation to stimulate economic development in low-income communities.[1] The NCUA and the Community Services Administration jointly adopted Part 705 of the NCUA Regulations governing the administration of CDRLF in 1980, but did not commence lending activity. Upon the dissolution of the Community Services Administration in 1983, the Department of Health and Human Services assumed the CDRLF's administration and issued a new regulation implementing the program.[2] The regulation was codified as 45 CFR Part 1076 and applied to loans made after November 23, 1983. Because the Department of Health and Human Services never promulgated final regulations governing the administration of CDRLF, the program went dormant.

The Community Development Credit Union Revolving Loan Fund Transfer Act of 1986 returned the administration of CDRLF to the NCUA.[3] The NCUA Board adopted amendments to Part 705 of NCUA Regulations and began making loans to participating credit unions in 1990.

1 Public Law No. 96-123 (November 20, 1979), adopting appropriations as provided-for in H.R. 4389, as passed by the House on August 2, 1979.

2 48 Federal Register 53560 (November 28, 1983).

3 Public Law No. 99-609, 100 Stat. 3475 (November 6, 1986).

Appendix 1: List of 2021 Grant Awardees

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
15523	TONGASS	KETCHIKAN	AK	0	Underserved Outreach	$50,000.00
16858	NEW PILGRIM	BIRMINGHAM	AL	7	Digital Services & Cybersecurity	$7,000.00
11045	PBA	PINE BLUFF	AR	4	Digital Services & Cybersecurity	$5,600.00
24432	NATURAL STATE	SEARCY	AR	2	Digital Services & Cybersecurity	$6,037.92
4915	A. E. A.	YUMA	AZ	3	Underserved Outreach	$50,000.00
9897	SOUTHEASTERN ARIZONA	DOUGLAS	AZ	2	Minority Depository Institution Mentoring	$25,000.00
24776	COMUNIDAD LATINA	SANTA ANA	CA	46	Underserved Outreach	$50,000.00
60520	EDUCATIONAL EMPLOYEES	FRESNO	CA	22	Underserved Outreach	$50,000.00
61942	ORGANIZED LABOR	MODESTO	CA	10	Digital Services & Cybersecurity	$7,000.00
64852	FELLOWSHIP	LAMAR	CO	4	Digital Services & Cybersecurity	$6,600.00
12056	HARRISON	COLORADO SPRING	CO	5	Digital Services & Cybersecurity	$7,000.00
538	GOVERNMENT PRINTING OFFICE	WASHINGTON	DC	98	Digital Services & Cybersecurity	$4,865.00
4963	DEPT OF LABOR	WASHINGTON	DC	98	Underserved Outreach	$50,000.00
24718	JETSTREAM	MIAMI LAKES	FL	25	Digital Services & Cybersecurity	$7,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
19605	FINANCIAL EDUCATORS	DAYTONA BEACH	FL	6	Digital Services & Cybersecurity	$7,000.00
2403	HAWAII	HONOLULU	HI	1	Digital Services & Cybersecurity	$5,896.00
1607	BIG ISLAND	HILO	HI	2	Digital Services & Cybersecurity	$7,000.00
7423	SCHOFIELD	WAHIAWA	HI	2	Digital Services & Cybersecurity	$3,250.00
1987	EWA	EWA BEACH	HI	1	Digital Services & Cybersecurity	$7,000.00
10938	HAWAII FIRST	KAMUELA	HI	2	Digital Services & Cybersecurity	$7,000.00
68257	CONNECTIONS	POCATELLO	ID	2	Underserved Outreach	$50,000.00
63716	LAND OF LINCOLN	DECATUR	IL	13	Underserved Outreach	$50,000.00
64252	FELLOWSHIP BAPTIST CHURCH	CHICAGO	IL	7	Digital Services & Cybersecurity	$7,000.00
60923	PARK MANOR CHRISTIAN CHURCH	CHICAGO	IL	1	Digital Services & Cybersecurity	$7,000.00
61566	ST. MARK	CHICAGO	IL	1	Digital Services & Cybersecurity	$7,000.00
15454	SHILOH ENGLEWOOD	CHICAGO	IL	7	Digital Services & Cybersecurity	$7,000.00
24767	UNIFIED HOMEOWNERS OF ILLINOIS	CHICAGO	IL	5	Digital Services & Cybersecurity	$7,000.00
15673	ISRAEL METHCOMM	CHICAGO	IL	1	Minority Depository Institution Mentoring	$25,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
60923	PARK MANOR CHRISTIAN CHURCH	CHICAGO	IL	1	Minority Depository Institution Mentoring	$25,000.00
7066	EASTERN INDIANA	NEW CASTLE	IN	6	Digital Services & Cybersecurity	$7,000.00
22213	HEALTH CARE PROFESSIONALS	RICHMOND	IN	6	Digital Services & Cybersecurity	$6,619.02
12745	LOCAL 697	MERRILLVILLE	IN	1	Digital Services & Cybersecurity	$6,835.46
15007	MIDWEST FAMILY	PORTAGE	IN	1	Digital Services & Cybersecurity	$7,000.00
15757	MT ZION INDIANAPOLIS	INDIANAPOLIS	IN	7	Digital Services & Cybersecurity	$7,000.00
3536	WHITEWATER REGIONAL	CONNERSVILLE	IN	6	Digital Services & Cybersecurity	$7,000.00
4968	INOVA	ELKHART	IN	2	Underserved Outreach	$50,000.00
63319	CREDIT UNION OF EMPORIA	EMPORIA	KS	1	Digital Services & Cybersecurity	$1,900.00
68411	BLUESTEM COMMUNITY	EL DORADO	KS	4	Digital Services & Cybersecurity	$7,000.00
2056	SEWERAGE & WATER BOARD EMPLOYEES	NEW ORLEANS	LA	2	Digital Services & Cybersecurity	$7,000.00
60842	NAS JRB	NEW ORLEANS	LA	1	Digital Services & Cybersecurity	$7,000.00
11782	BAYOU COMMUNITY	ST. GABRIEL	LA	2	Digital Services & Cybersecurity	$6,625.12
6116	VALEX	TIOGA	LA	5	Digital Services & Cybersecurity	$7,000.00
9643	MERITUS	LAFAYETTE	LA	3	Underserved Outreach	$30,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
12356	IBERVILLE	PLAQUEMINE	LA	2	Digital Services & Cybersecurity	$7,000.00
11942	ST. TAMMANY	SLIDELL	LA	1	Underserved Outreach	$47,500.00
18462	T E A	HOUMA	LA	1	Digital Services & Cybersecurity	$7,000.00
12735	W B R T	PORT ALLEN	LA	6	Digital Services & Cybersecurity	$6,000.00
22005	ENGAGE	NATCHITOCHES	LA	4	Digital Services & Cybersecurity	$6,998.06
6	THE NEW ORLEANS FIREMEN'S	METAIRIE	LA	1	Urgent Need Grant	$7,500.00
20002	LA TERRE	HOUMA	LA	1	Urgent Need Grant	$7,500.00
12292	BARTON PLANT EMPLOYEES	BOUTTE	LA	2	Urgent Need Grant	$7,500.00
22369	TOTAL CHOICE	HAHNVILLE	LA	2	Urgent Need Grant	$7,500.00
2056	SEWERAGE & WATER BOARD EMPLOYEES	NEW ORLEANS	LA	2	Urgent Need Grant	$7,500.00
174	LOUISIANA	LAPLACE	LA	2	Urgent Need Grant	$7,500.00
24043	MESSIAH BAPTIST-JUBILEE	BROCKTON	MA	8	Digital Services & Cybersecurity	$7,000.00
24192	BEVERLY MUNICIPAL	BEVERLY	MA	6	Digital Services & Cybersecurity	$7,000.00
2769	SECURITYPLUS	BALTIMORE	MD	7	Underserved Outreach	$50,000.00
20038	THE MOUNT LEBANON	BALTIMORE	MD	7	Digital Services & Cybersecurity	$7,000.00
60124	EASTPOINTE COMMUNITY	EASTPOINTE	MI	9	Digital Services & Cybersecurity	$7,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
62508	TRI-CITIES	GRAND HAVEN	MI	2	Digital Services & Cybersecurity	$7,000.00
24539	TRANSIT OPERATIONS	MINNEAPOLIS	MN	5	Digital Services & Cybersecurity	$7,000.00
68721	HIWAY	SAINT PAUL	MN	4	Underserved Outreach	$40,950.00
224	MAGNOLIA	JACKSON	MS	2	Underserved Outreach	$50,000.00
63442	MISSISSIPPI PUBLIC EMPLOYEES	JACKSON	MS	3	Digital Services & Cybersecurity	$7,000.00
68531	MOUNTAIN	WAYNESVILLE	NC	11	Underserved Outreach	$10,865.00
4176	BOX BUTTE PUBLIC EMPLOYEES	ALLIANCE	NE	3	Digital Services & Cybersecurity	$6,000.00
24816	PRECISION	KEENE	NH	2	Digital Services & Cybersecurity	$1,500.00
20773	LOCAL 1233	NEWARK	NJ	10	Digital Services & Cybersecurity	$2,000.00
2493	JERSEY CENTRAL	CRANFORD	NJ	7	Digital Services & Cybersecurity	$7,000.00
1131	ESSEX COUNTY TEACHERS	BLOOMFIELD	NJ	10	Digital Services & Cybersecurity	$7,000.00
24810	1ST BERGEN	HACKENSACK	NJ	5	Urgent Need Grant	$7,500.00
916	ELIZABETH (N.J.) FIREMEN'S	ELIZABETH	NJ	8	Urgent Need Grant	$7,500.00
7698	LAS VEGAS UP EMPLOYEES	LAS VEGAS	NV	1	Digital Services & Cybersecurity	$7,000.00
24873	ENCOMPASS NIAGARA	NIAGARA FALLS	NY	27	Digital Services & Cybersecurity	$7,000.00
23658	PAUL QUINN	FLUSHING	NY	5	Digital Services & Cybersecurity	$7,000.00

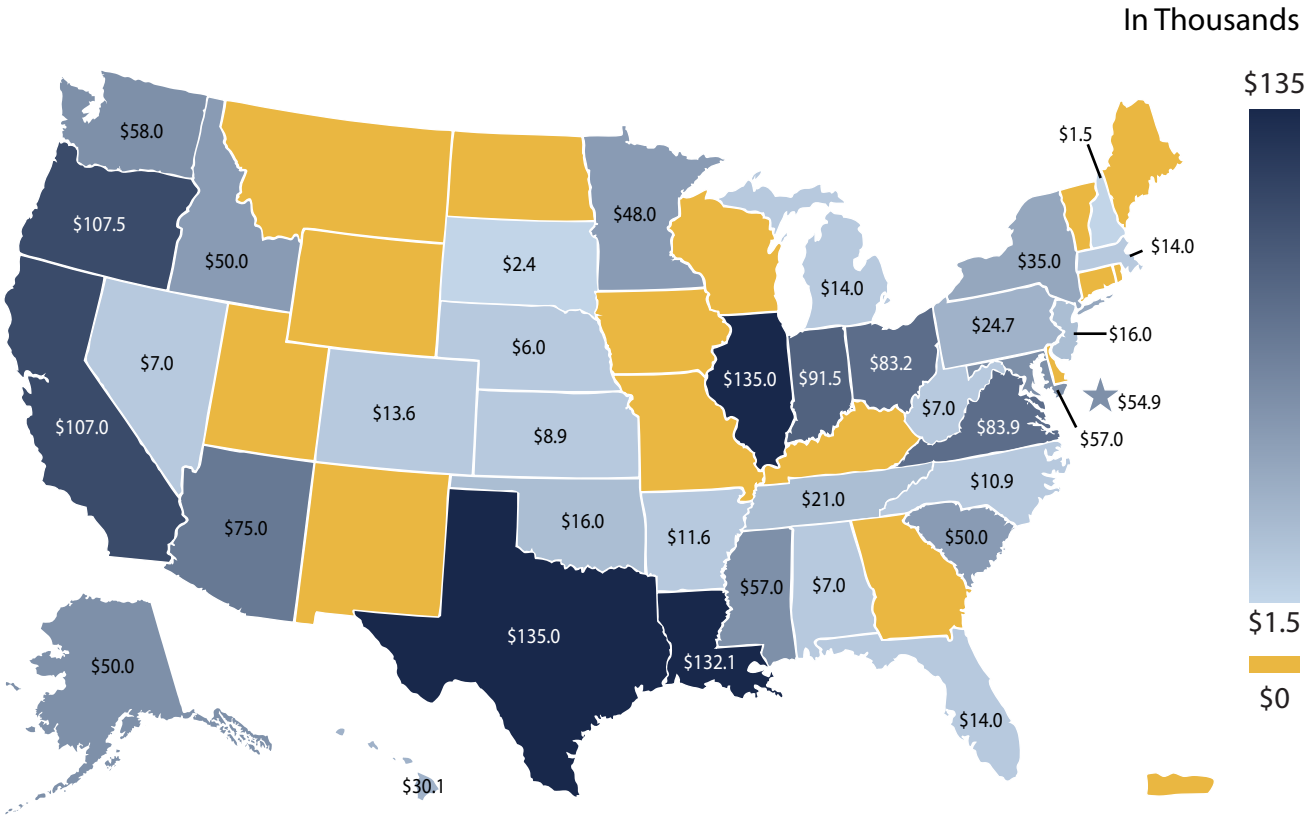
Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
23144	LOCAL 804	LONG ISLAND CITY	NY	12	Digital Services & Cybersecurity	$7,000.00
6930	CADETS	BUFFALO	NY	26	Digital Services & Cybersecurity	$7,000.00
24784	NEW COVENANT DOMINION	BRONX	NY	15	Digital Services & Cybersecurity	$7,000.00
110	ITALO-AMERICAN	GLENDALE	NY	6	Urgent Need Grant	$7,500.00
2454	FIRST OHIO COMMUNITY	NORTH CANTON	OH	16	Digital Services & Cybersecurity	$7,000.00
95008	COMMUNITY STAR CREDIT UNION INC	ELYRIA	OH	4	Underserved Outreach	$50,000.00
19433	SOFTITE COMMUNITY	MARTINS FERRY	OH	6	Digital Services & Cybersecurity	$5,220.00
20622	MINERVA AREA	MINERVA	OH	7	Digital Services & Cybersecurity	$7,000.00
11445	BREWSTER	BREWSTER	OH	7	Digital Services & Cybersecurity	$7,000.00
68603	NUEVA ESPERANZA COMMUNITY	TOLEDO	OH	9	Digital Services & Cybersecurity	$7,000.00
16367	COMANCHE COUNTY	LAWTON	OK	4	Digital Services & Cybersecurity	$2,550.00
9090	FIRST OKLAHOMA	TULSA	OK	1	Digital Services & Cybersecurity	$7,000.00
20015	ENCENTUS	TULSA	OK	1	Digital Services & Cybersecurity	$6,400.00
9376	SOUTH COAST ILWU	NORTH BEND	OR	4	Digital Services & Cybersecurity	$2,500.00
16113	HERITAGE GROVE	SALEM	OR	5	Underserved Outreach	$50,000.00
63440	UNITUS COMMUNITY	PORTLAND	OR	3	Underserved Outreach	$50,000.00

Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
8317	CUTTING EDGE	MILWAUKIE	OR	5	Digital Services & Cybersecurity	$5,000.00
11689	WYROPE WILLIAMSPORT	S WILLIAMSPORT	PA	12	Digital Services & Cybersecurity	$7,000.00
14247	I B E W LOCAL 56	ERIE	PA	16	Digital Services & Cybersecurity	$5,742.75
65356	FRANKLIN-OIL REGION CREDIT UNION	FRANKLIN	PA	15	Digital Services & Cybersecurity	$6,981.00
24290	UNIVERSITY OF PENNSYLVANIA STUDENTS	PHILADELPHIA	PA	2	Digital Services & Cybersecurity	$5,000.00
24484	UPSTATE	ANDERSON	SC	3	Urgent Need Grant	$7,500.00
24404	CARO	COLUMBIA	SC	2	Underserved Outreach	$50,000.00
6992	COTEAU VALLEY	SISSETON	SD	0	Digital Services & Cybersecurity	$2,397.00
21354	VERITAS	SMYRNA	TN	4	Digital Services & Cybersecurity	$7,000.00
16773	COPPER BASIN	COPPERHILL	TN	3	Digital Services & Cybersecurity	$7,000.00
66980	SOUTHERN CREDIT UNION	CHATTANOOGA	TN	3	Digital Services & Cybersecurity	$7,000.00
11032	HEART O' TEXAS	WACO	TX	17	Underserved Outreach	$50,000.00
6368	WACO	WACO	TX	17	Digital Services & Cybersecurity	$7,000.00
68529	LIGHT COMMERCE	HOUSTON	TX	18	Digital Services & Cybersecurity	$7,000.00
6318	HOUSTON BELT & TERMINAL	HUMBLE	TX	2	Digital Services & Cybersecurity	$7,000.00

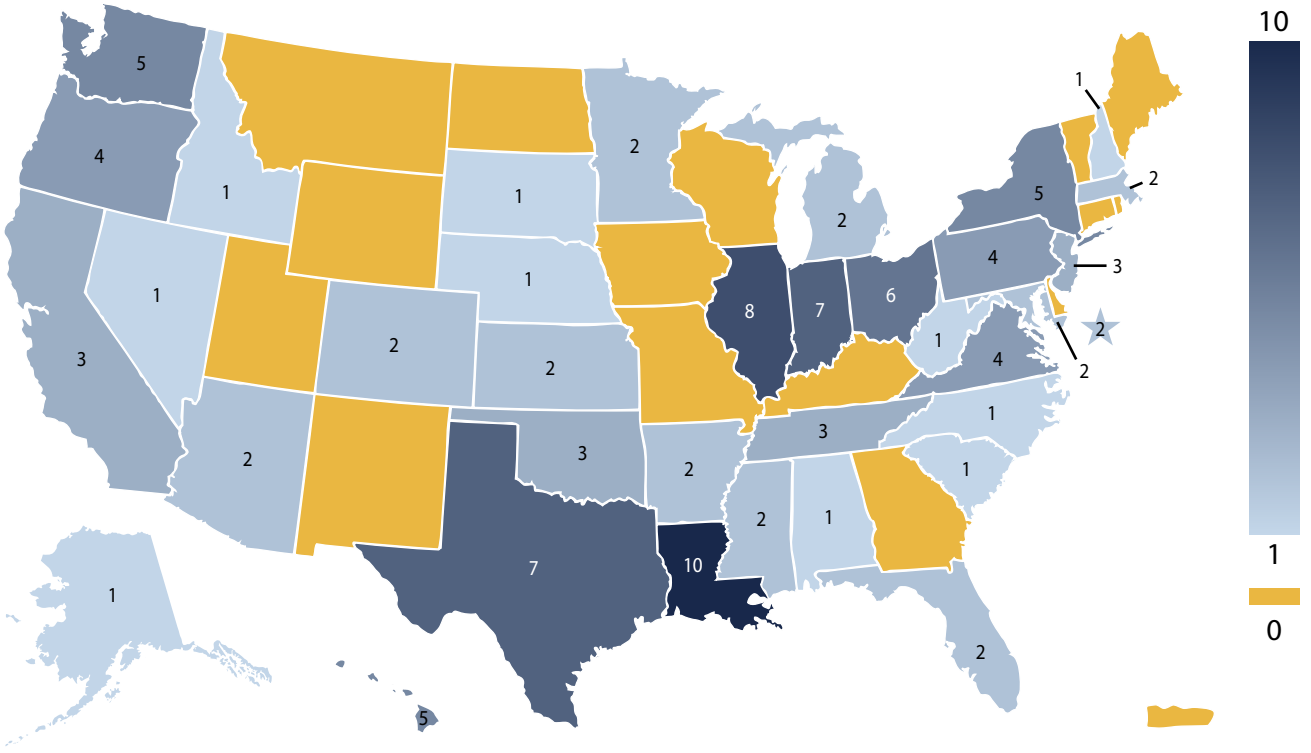
Charter	Credit Union Name	City	State	Congressional District	Initiative	Amount Approved
67627	HOUSTON HIGHWAY	HOUSTON	TX	2	Underserved Outreach	$50,000.00
67483	1ST UNIVERSITY	WACO	TX	17	Digital Services & Cybersecurity	$7,000.00
11721	SAN PATRICIO COUNTY TEACHERS	SINTON	TX	34	Digital Services & Cybersecurity	$7,000.00
1282	RICHMOND HERITAGE	RICHMOND	VA	4	Minority Depository Institution Mentoring	$25,000.00
17464	PEOPLES ADVANTAGE	PETERSBURG	VA	4	Underserved Outreach	$46,875.00
24281	MOSAIC	HARRISONBURG	VA	6	Digital Services & Cybersecurity	$6,000.00
8197	MOUNTAIN EMPIRE	MARION	VA	9	Digital Services & Cybersecurity	$6,000.00
16893	NEWRIZONS	HOQUIAM	WA	6	Digital Services & Cybersecurity	$7,000.00
2237	CALCOE	YAKIMA	WA	4	Digital Services & Cybersecurity	$7,000.00
1827	MINT VALLEY	LONGVIEW	WA	3	Digital Services & Cybersecurity	$7,000.00
68273	EXPRESS	SEATTLE	WA	7	Digital Services & Cybersecurity	$7,000.00
11162	CANOPY	SPOKANE	WA	5	Underserved Outreach	$30,000.00
7790	RALEIGH COUNTY	BECKLEY	WV	3	Digital Services & Cybersecurity	$7,000.00

Appendix 2: 2021 CDRLF Awards by State

Amount Awarded



Number of Awards



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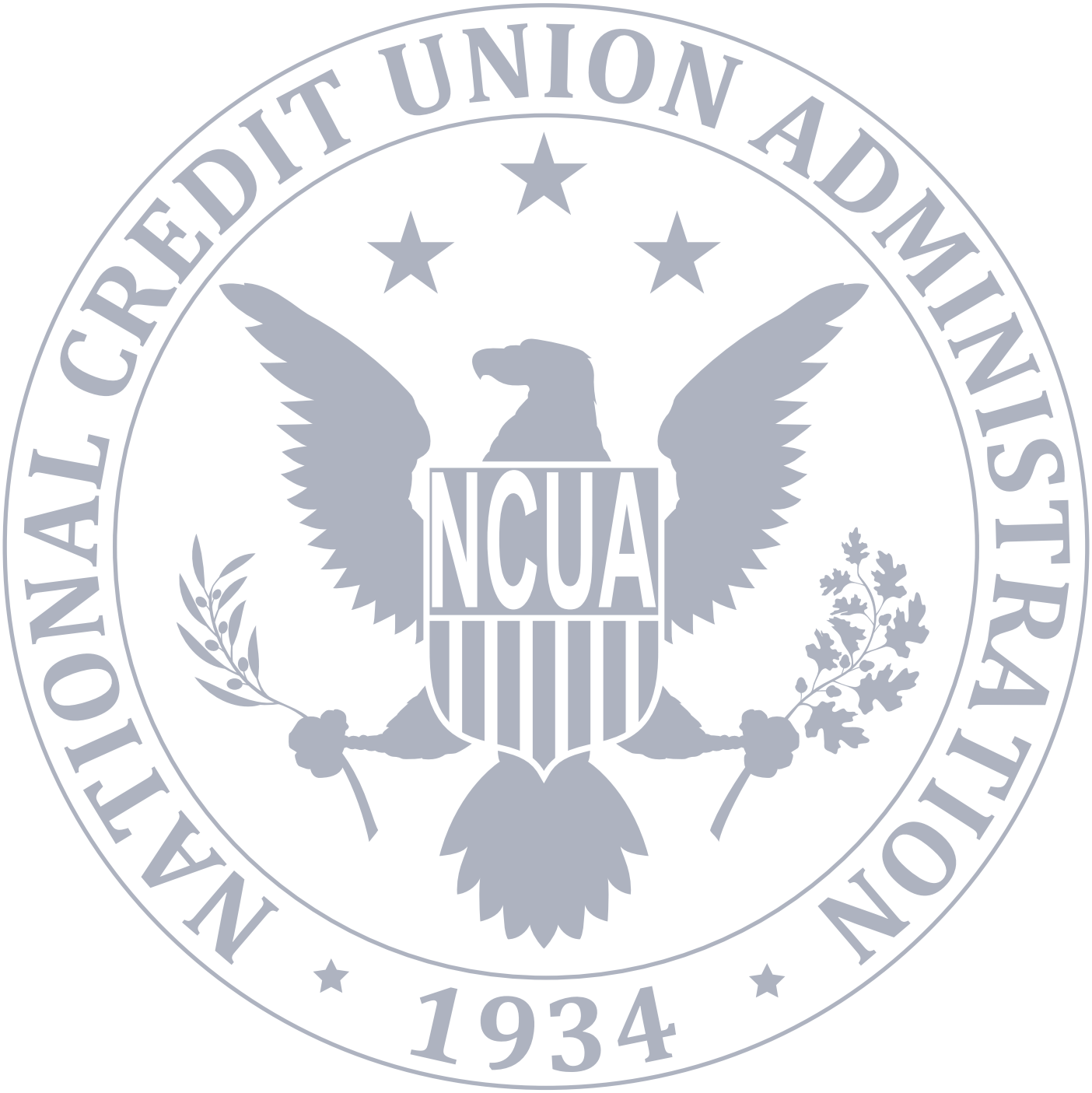

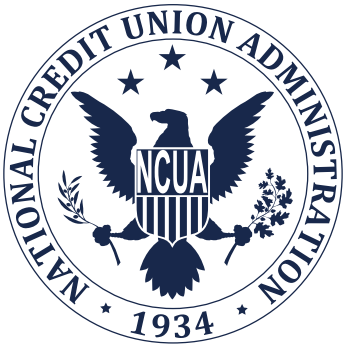

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