

# MAPPING OUR COMMUNITY

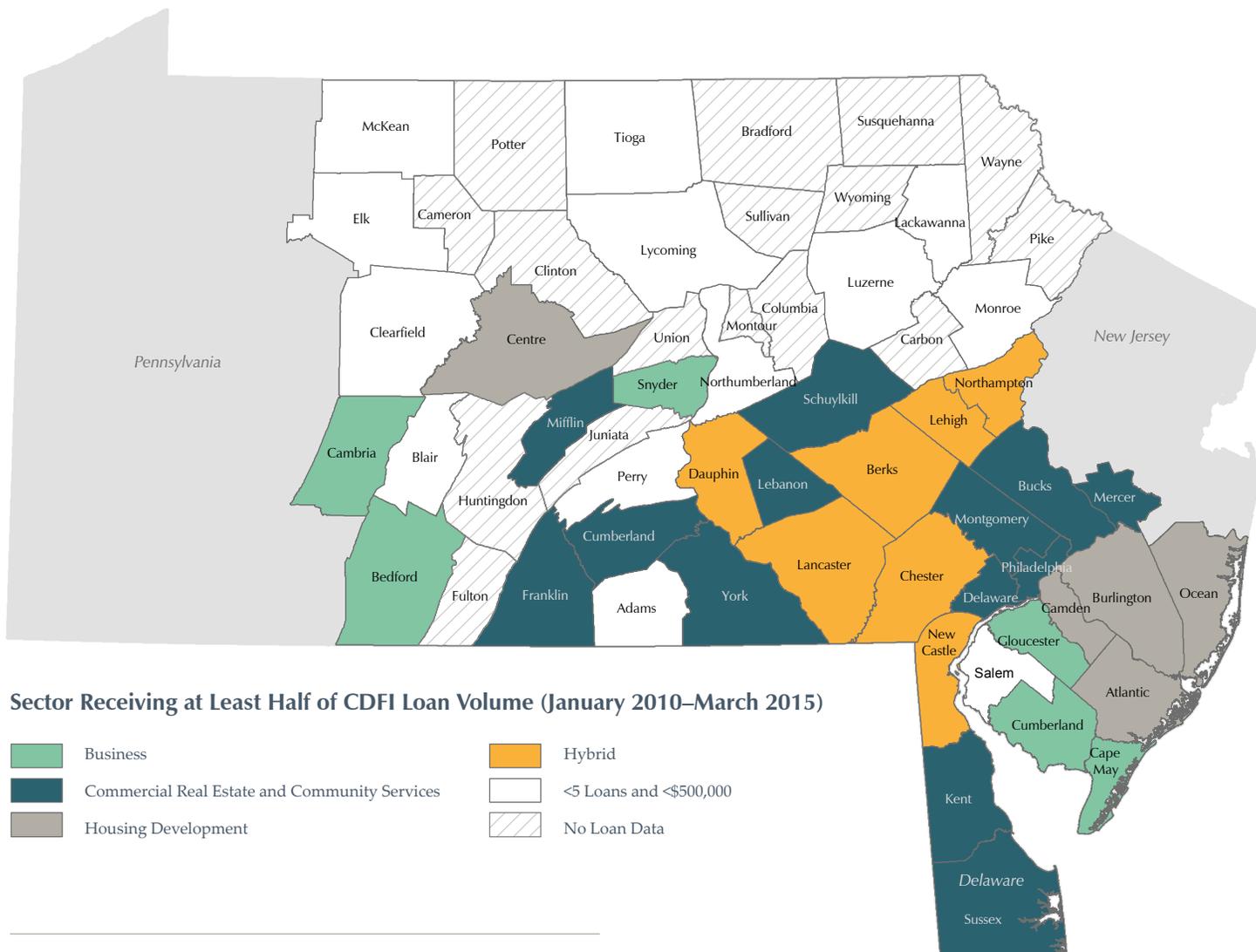
## THIRD FEDERAL RESERVE DISTRICT

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### A Sample of Community Development Financial Institution Lending\*

Community development financial institutions (CDFIs) provide financing to promote community and economic development in a variety of ways. The Opportunity Finance Network collects data contributed voluntarily from both member and nonmember CDFIs. This feature summarizes the loans made by 24 participating CDFIs between January 2010 and March 2015.<sup>1</sup> The map indicates which sector (business, commercial real estate and community services, or housing development) received at least half of the reported CDFI financing during this period based on loan volume; counties in which no sector received a majority of financing are labeled "hybrid."

The roughly 1,600 loans made by participating CDFIs in the Third Federal Reserve District since 2010 totaled more than \$610 million, with Philadelphia County accounting for three-quarters of this volume. In Philadelphia, as in 12 other counties, the majority of lending was directed to commercial real estate and community services, while loans to businesses and for housing development were more common in New Jersey and some central Pennsylvania counties. CDFI lending was more evenly distributed across sectors in seven "hybrid" counties.



\*The views expressed here do not necessarily represent the views of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.

<sup>1</sup> Of the 24 participating CDFIs, eight are located in counties in the Third Federal Reserve District. Because many of the roughly 30 CDFIs within the Third District do not contribute data to the Opportunity Finance Network, this is not a complete picture of all CDFI lending in Third District counties. See <https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/default.aspx> for a nationwide list of certified CDFIs.

**Sources:** Author's calculations using CDFI lending data provided by the Opportunity Finance Network, which can be explored interactively on the organization's CDFI Coverage Map at <http://ofn.org/cdfi-coverage-map>; Esri, derived from Tele Atlas; U.S. Census Bureau



## County-Level Summary of CDFI Lending (January 2010–March 2015)

State	County	Loans	Volume (000)	Average Loan Amount
Delaware	Kent	6	\$7,532	\$1,255,333
	New Castle	32	\$7,573	\$236,651
	Sussex	7	\$5,085	\$726,429
New Jersey	Atlantic	16	\$1,817	\$113,588
	Burlington	12	\$2,317	\$193,078
	Camden	47	\$7,954	\$169,225
	Cape May	9	\$248	\$27,556
	Cumberland	11	\$289	\$26,317
	Gloucester	10	\$330	\$32,978
	Mercer	24	\$3,408	\$142,004
	Ocean	15	\$5,463	\$364,217
	Salem	2	\$35	\$17,500
Pennsylvania	Adams	2	\$200	\$100,000
	Bedford	11	\$1,071	\$97,364
	Berks	231	\$14,954	\$64,735
	Blair	2	\$355	\$177,500
	Bucks	18	\$1,730	\$96,127
	Cambria	1	\$500	\$500,000
	Centre	2	\$900	\$450,000
	Chester	23	\$1,076	\$46,796
	Clearfield	1	\$385	\$385,000
	Cumberland	20	\$4,710	\$235,475
	Dauphin	52	\$4,750	\$91,355
	Delaware	31	\$16,503	\$532,341
	Elk	2	\$425	\$212,500
	Franklin	4	\$525	\$131,250
	Lackawanna	1	\$4	\$3,940
	Lancaster	290	\$34,790	\$119,964
	Lebanon	14	\$903	\$64,464
	Lehigh	97	\$2,277	\$23,475
	Luzerne	2	\$392	\$195,858
	Lycoming	1	\$29	\$28,800
	McKean	2	\$170	\$85,000
	Mifflin	2	\$904	\$452,000
	Monroe	3	\$12	\$3,940
	Montgomery	47	\$8,839	\$188,063
	Northampton	81	\$3,226	\$39,824
	Northumberland	2	\$20	\$10,000
	Perry	2	\$242	\$121,000
	Philadelphia	432	\$461,280	\$1,067,778
Schuylkill	6	\$785	\$130,893	
Snyder	1	\$1,300	\$1,300,000	
Tioga	1	\$130	\$130,160	
York	74	\$4,833	\$65,313	

