



CDFI Friendly Opportunities in Texas

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January 13, 2025

Agenda

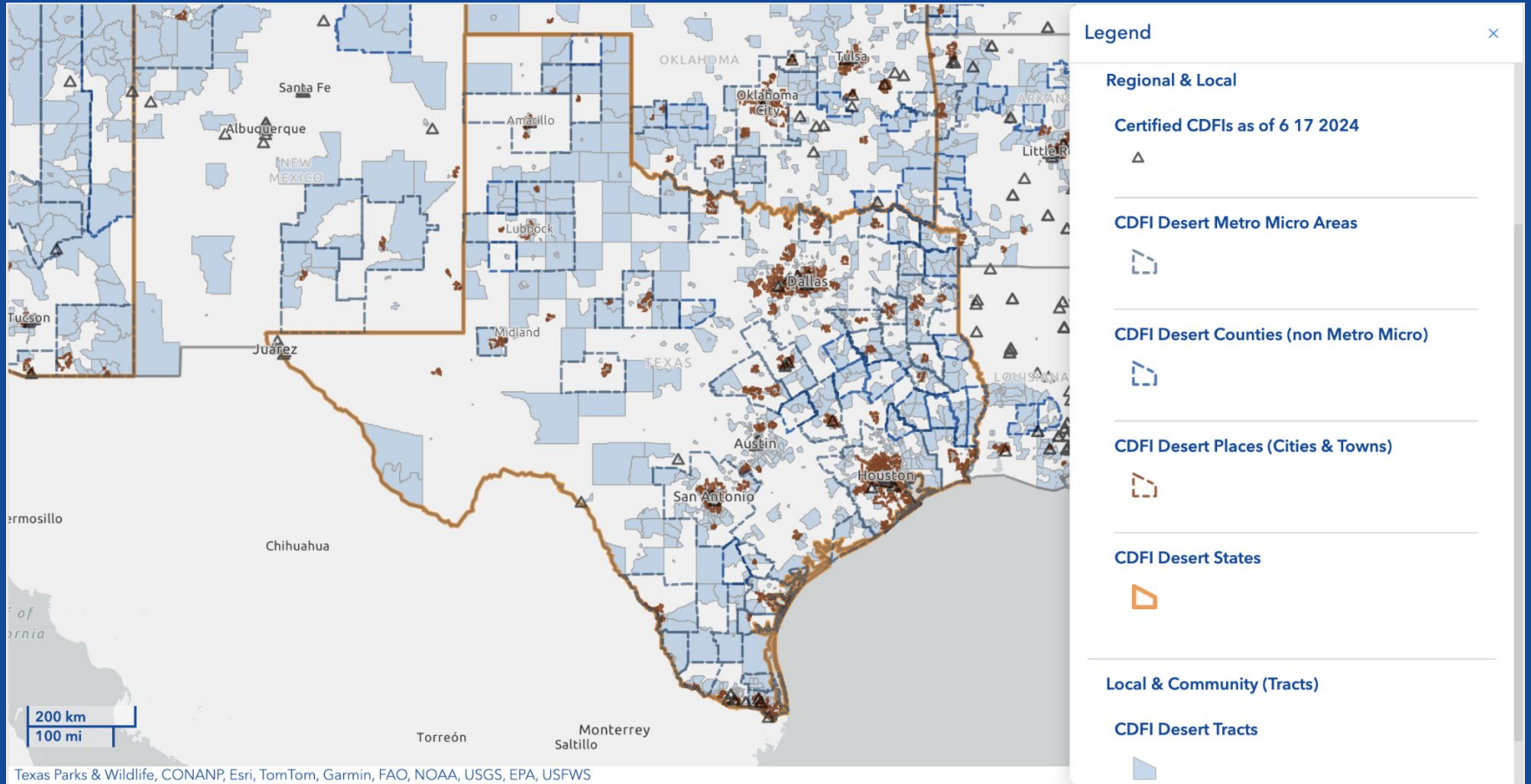
1. CDFI Market Map
2. What are CDFI Deserts?
 - a. CDFI Deserts in Texas
 - b. Justice40 Tracts & GGRF
3. About CDFI Friendly America
4. Q & A

CDFI Market Map

What is the CDFI Market Map?

- The CDFI Market Map shows CDFIs, local officials, and investors where the many opportunities for CDFI expansion and growth are.
- The Map identifies CDFI Deserts from the state level down to the census tract level.
- At the census tract level, the Map also shows key data like race/ethnicity demographics, Justice40 tracts, and CDFI Headquarters locations.

Texas on the CDFI Market Map



[Click here to check out the CDFI Market Map.](#)

What are CDFI Deserts?

We created the CDFI Desert indicator to identify places with a high need for CDFI financing and low levels of CDFI lending over the past 18 years (2005-2022).

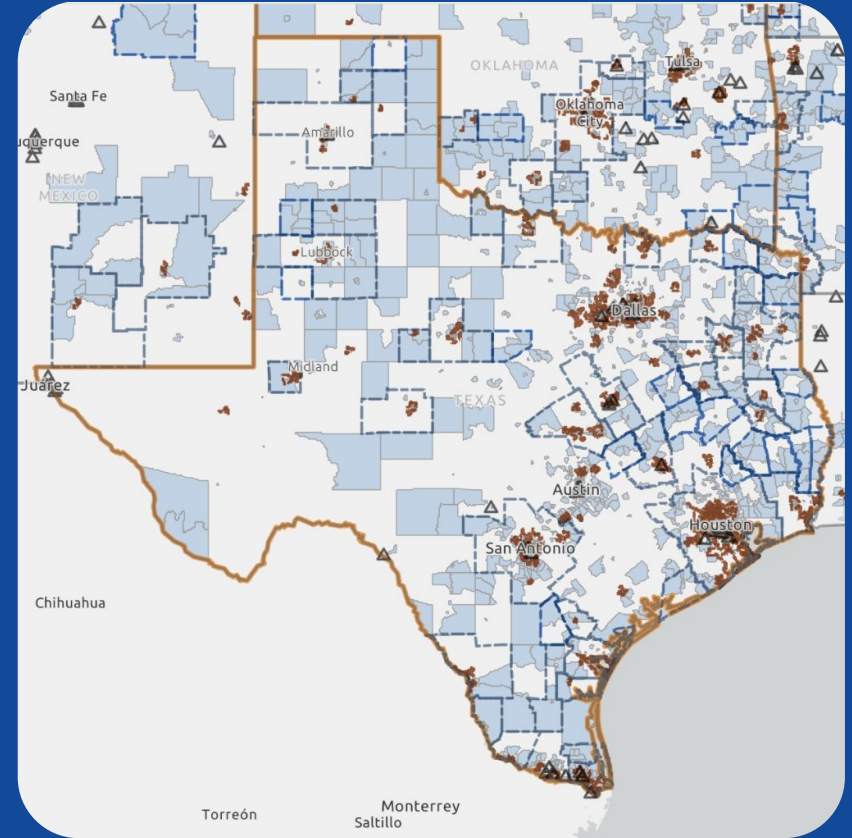
CDFI Desert Definition

- **CDFI Deserts are areas where:**
 - More than 50% of census tracts qualify as CDFI Fund Investment Areas
 - CDFI lending per capita is less than 80% of the \$714 national CDFI financing average (\$571)
- CDFI Deserts are identifiable by the state, metro area, county, city, and census tract levels, allowing users of the CDFI Market Map a range of options.
 - Places, Metro/Micro areas, and Counties must have a population of over 10,000 to be identified as a CDFI Desert.

CDFI Deserts in Texas

Texas is one of 9 CDFI Desert states.

- 28,862,581 population
- 52% Investment Area tracts
- **\$333** CDFI lending per capita



How many CDFI Deserts are in Texas?

- Places (Cities & towns over 10k population): **105**
- Counties: **77**
- Metropolitan/Micropolitan Areas (CBSAs): **43**

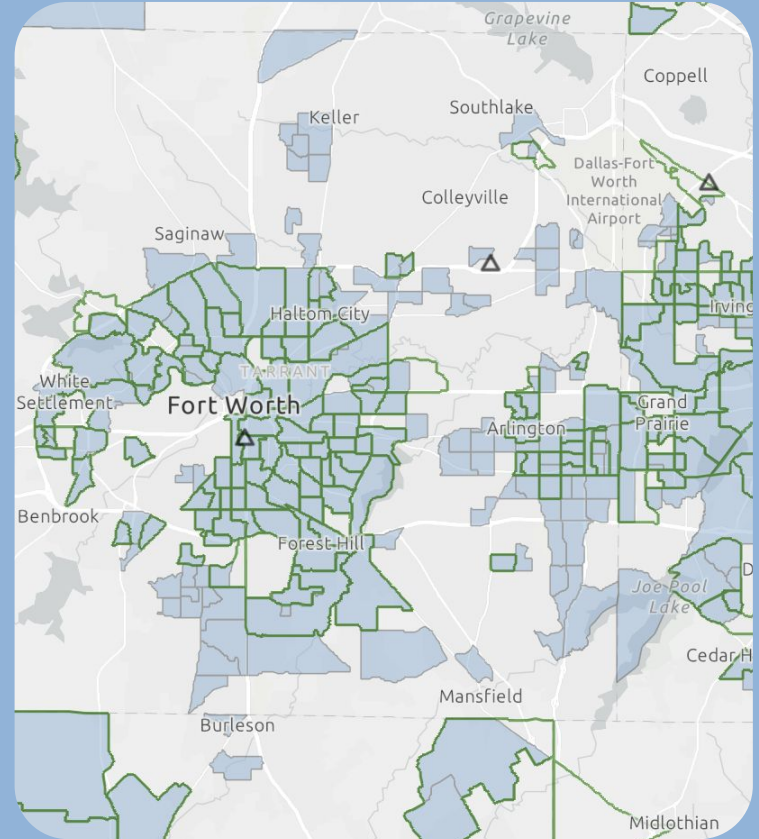
[View the full list of Texas CDFI Deserts here.](#)

Justice40 Tracts & GGRF

The Justice40 initiative sets the goal that 40% of the overall benefits of certain climate-related federal investments flow to disadvantaged communities.

100% of Greenhouse Gas Reduction Fund (GGRF) CCIA projects must be in Justice40 tracts.

Justice40 tracts in CDFI Deserts may miss out on the recent influx of climate funding from the GGRF.



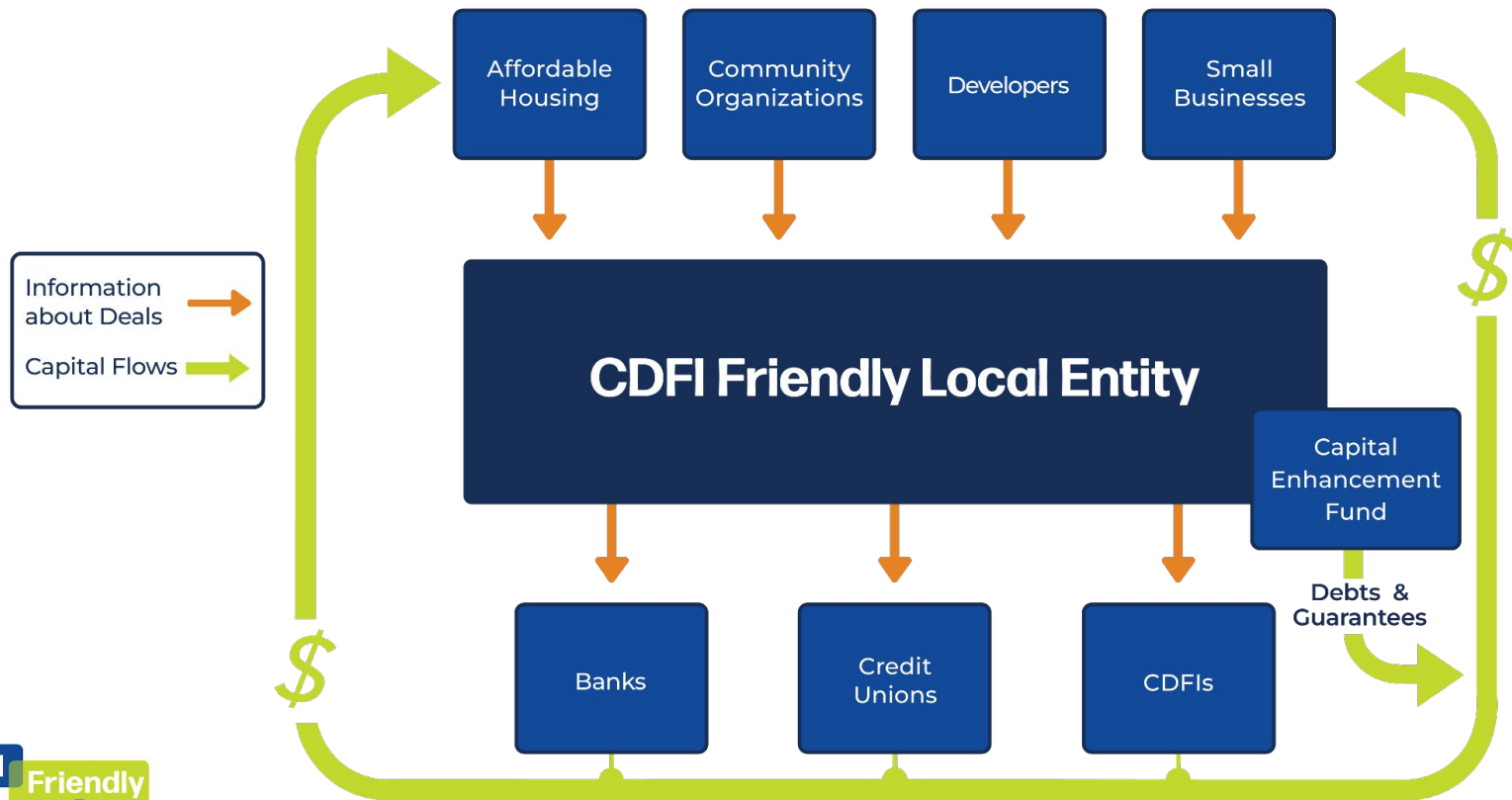
The green outlines above indicate Justice40 tracts. The blue shaded areas are CDFI Desert tracts.

About CDFI Friendly America

CDFI Friendly America's Core Purpose

Our core purpose—the reason CDFI Friendly America exists—is to unlock opportunities for people and places who are systematically under-financed and excluded. To that end, we connect communities to CDFI financing, technical assistance, experience, and expertise.

How CDFI Friendly Organizations Work



CDFI Friendly Network Quick Facts

	Bloomington	South Bend	Fort Worth	Tulsa	Evansville Region
Year Founded	2019	2020	2022	2024	2024
Primary Financing Sector (Real Estate or Small Business)	Real Estate	Small Business	Small Business	Real Estate	Small Business
Total # of Loans Closed	31	56	110+	5	7
Total CDFI Lending to Date	\$25.3 mm	\$6 mm	\$26 mm	\$5.68 mm	\$1.66 mm
# of CDFIs Actively Lending	6	5	12	7	8





Thank you!

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