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CDFIs: An Under-Represented Stakeholder In the Public Finance Ecosystem?

Community development financial institutions (CDFIs) are vital investors in cities across America, but could they have a greater impact if they better pulled in dollars from public finance sources?

As long-standing lenders with a mission, CDFIs specialize in providing loans to individuals, organizations, and businesses in under-resourced or disadvantaged rural and urban communities often underserved by mainstream banks. They also provide other forms of fair, responsible financing that further economic potential. CDFIs can also function as trusted intermediaries that invest in a wide range of important sectors like housing, infrastructure, small businesses, and others.

CDFIs traditionally rely upon a myriad of funding sources, such as the U.S. Treasury CDFI Fund, the Community Reinvestment Act, grants from private foundations, funding from corporations, and many other private and philanthropic sources, to capitalize their operations and fund their lending and financing activities.

Continue reading.

The Kresge Foundation

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