Case Study #1

Mission Indicators
DLI-HMDA
Housing Focus

Subscriber Profile: Financial Advisor

Analysis Needs: I’m a Financial Advisor serving an individual investor from New Orleans passionate about both community economic development and sustainable homeownership. We’re looking for an investment opportunity using cash or cash equivalents. I would like to identify a small community bank that is an anchor in revitalizing Louisiana’s low-income housing market. **How can I locate a CDFI Bank committed to community development that does over 40% of its home lending in distressed areas?**

BankImpact Results: BankImpact helps investors identify mission-oriented banks aligned with their vision. The step-by-step guide that follows shows you can use the Advanced Search to find a bank with exceptional dedication to serving distressed communities, a focus on supporting homeownership, and a strong presence in the New Orleans area.

**STEPS TO START THE SEARCH**

**Step 1:** Enter the Advanced Search tool.

**Step 2:** Narrow your search to banks in Louisiana.

**Step 3:** To find banks focused on development, select CDFI in the Mission Indicators Checklist. Certified CDFI Banks have a demonstrated primary mission of community development.

**Step 4:** NCIF’s Development Lending Intensity-HMDA (DLI HMDA) metric shows how much of each bank’s HMDA-reported housing lending occurs in distressed areas. NCIF considers banks with over 40% DLI-HMDA to be high-impact institutions (to find, select “Is greater than or equal to” and enter 40).

**Step 5:** Submit your Search to select the bank that best meets your needs.
Key Metrics to Consider
Among the banks that meet your criteria, consider those with a focus on housing lending. Click on Housing Focus to sort the results table by that value. This number shows the percentage of a bank’s lending portfolio made up of housing-related loans.

Bank Profile Page
Click on an Institution Name in the search return to view a profile page with additional details and metrics. This profile shows each bank’s Mission Indicators, social and financial data, and a chart of the bank’s scores on key social impact metrics.

Custom Analysis
Get more data for deeper insights. NCIF can help you inform your investment decisions based on datapoints you define and historical analysis to meet your specific needs. Learn more about our Custom Analysis services at www.NCIF.org.