Community Development Decision Flow Chart

Is the activity a LOAN?

Is the loan HMDA reportable or reported as commercial real estate, farmland, agricultural or commercial/industrial on the Call Report or Thrift Financial Report?

- YES
- NO

Is the activity related to the provision of financial services? (Did bank personnel use their financial expertise?)

- YES
- NO

For ISB:* Do you want the loan to be considered as CD?

- IF NO STOP
- IF YES YES

Does loan support multifamily housing?

- IF NO STOP
- IF YES YES

Does the activity meet one of the four CD purposes?

- YES
- NO

*See CRA Q&A §12(h) #3

Community Development Activity

YES

- Affordable housing
- Community services targeting low- and moderate-income individuals
- Economic development
- Revitalize or stabilize

STOP

IF ‘NO’

If ‘NO’

If ‘NO’

If ‘NO’

If ‘NO’

STOP

STOP

= Community Development Activity

INVESTMENT

SERVICE