

Equity

- New Markets Tax Credit change:
 1. Equity for small business should count
 2. More focus on mission-driven activity
 3. CDFIs should be automatically considered qualifying institutions
- Transfer bank warrants to CD financial orgs to act as collateral
- Use dead assets to back an insurance pool
- More CRA credit for EQ2s
- Expand CRA to non-CRA institutions

Liquidity

- Allow more non-banks to become SBA 7A lenders
- Increases access to FHLBs to create more CDFI liquidity
- Give CD lenders access to TARP, TALF, etc.
- Create a syndication for PRIs to increase volume and decrease transaction cost
- Encourage pension funds to participate in community development
- Create a guarantee pool for CDFI investors

Information

- Use CDFI Fund as a model for other gov't agencies

Regulatory Reform

- Modernize the CRA by extending it to the shadow banking system
- Explore regulating the CDFI industry as part of drive to higher levels of scale among non-depository CDFIs