

Resilient Community Development Finance Initiative

**Resilience Principles and
Assessment Tool for
CDFI Lending Programs**

Tool Pilot Test Phase Implementation Guide

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II. Resilient Community Development Finance Initiative Glossary

Resilient community development includes both:

- **resilience:** the capacity of individuals, communities, institutions, businesses, and systems to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience, and
- **community development:** the capacity to provide social, economic, and environmental “dividends” to communities beyond the basic functions of a given project.

Community—*definitions could include:* a legal jurisdiction; a particular area, neighborhood, or place considered together with its inhabitants; the people of a district or country considered collectively, especially in the context of social values and responsibilities; a group of people who interact with each other; and/or a group of people who consider themselves to constitute a community.

Acute shocks: are sudden, sharp events that weaken the fabric of a community or system.

Chronic stresses: are slow moving impacts that weaken the fabric of a community on a day-to-day or cyclical basis.

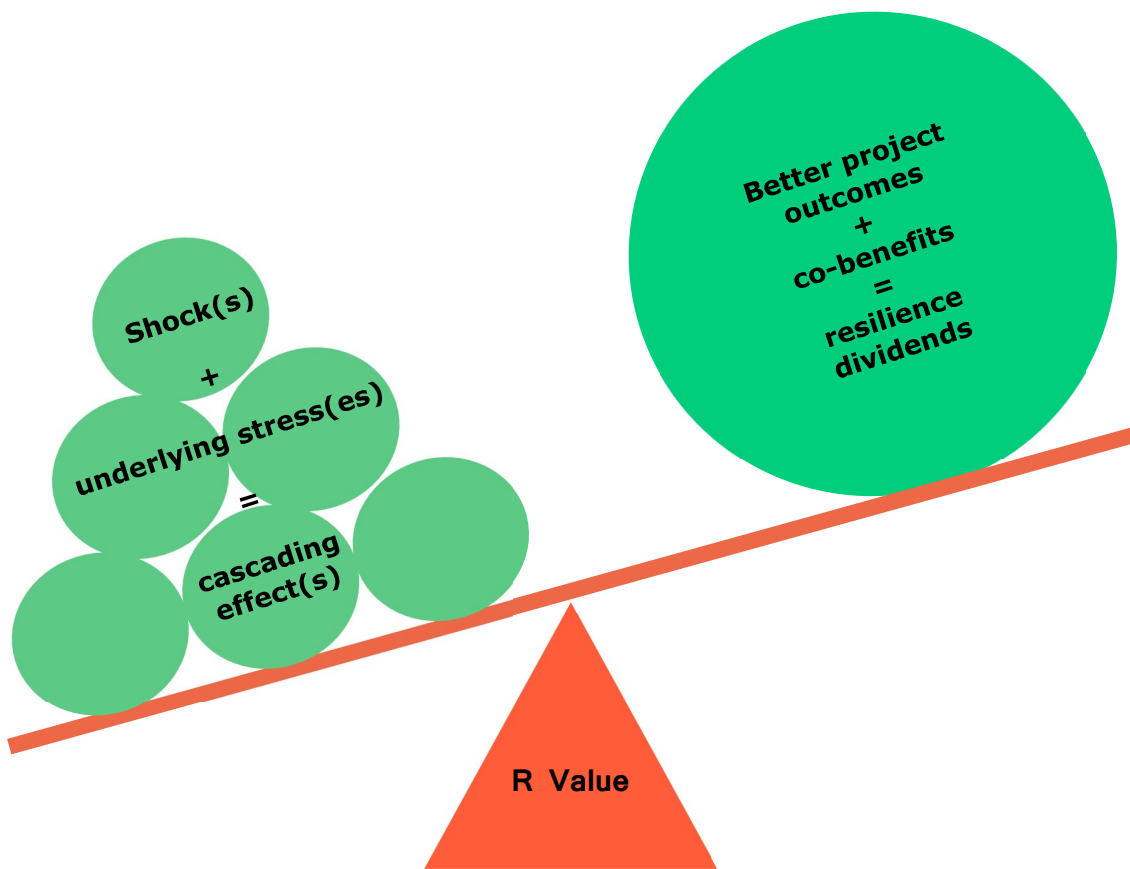
Community resilience: describes, in the broadest of terms, the defined community of the lender and/or borrower and the holistic resilience of that community, based on the core definitions above.

Systemic interdependencies: communities of all sizes can be seen as a set of systems or an overarching community system that has many interconnected parts. The larger the community, the more complex those interactions become. Systemic interdependencies describe the complex interactions between the many parts that make up a given community, affecting planning, actions/reactions and events taking place in each of the other parts or component units of the system and affecting the whole. Resilience strengthens and connects systemic interdependencies to lesson shocks and stresses.

Resilience Dividends: the net social, economic, and physical benefits achieved when designing projects in a **forward thinking, risk aware, inclusive, and integrated way**. There are two distinct types of advantages/benefits: (1) **better outcomes** and (2) **co-benefits**.

- **Better Outcomes:** Investing in resilience will produce better project outcomes, reducing and helping to prevent the impact of potential shocks and stresses that could threaten the project’s intended functions and objectives.

- **Co-Benefits:** the additional beneficial impacts that a resilient project can deliver to the community and/or greater system **beyond its basic functions**. Addressing resilience challenges in an integrated and holistic way will help the initiative, project, surrounding community, and greater system realize **multiple benefits** across sectors and stakeholders.



R Value = qualities of resilient systems
Reflective, Resourceful, Robust, Redundant,
Flexible, Inclusive, Integrated
 (Source: Resilient Cities Network)

III. Resilience Assessment Tool for CDFI Lending Programs

Creation: The Resilience Assessment Tool for CDFI Lending Programs (the “Tool”) and this accompanying Tool Pilot Test Phase Implementation Guide (the “Guide”) were created through Opportunity Finance Network’s Resilient Community Development Finance (ResCDF) Initiative, in partnership with Precoverly Labs, with key contributions from the members of the ResCDF Technical Advisory Committee, and the CDFI Cohort Working Group.

Purpose: This Tool is designed to be used by CDFI lending staff to assess the level of resilience in a loan under consideration as part of underwriting or an existing loan as part of portfolio management and risk assessment. If successful, the Tool will generate information to support the CDFI in decision making and loan structuring and—most importantly—will surface opportunities for building greater resilience in the loan, the underlying project or business, and the community. The Tool is not a “pass/fail” screen.

Pilot Phase: The Tool is being tested by a group of CDFIs in early 2021 with results expected in April. Phase 2 will capitalize on the learnings of Phase 1 to improve the Tool and work towards wider adaption and adoption in late 2021, early 2022.

IV. How the Resilient Community Development Finance Initiative Defines Success

Vision: We envision a world in which communities are socially, economically, and environmentally safe and healthy with the capacity to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience and where all people - especially communities of color, Native Nations, and those that are under-resourced - are able to reach their full potential, supported by equal access to responsible capital.

Mission: Build the capacity of low-income, low-wealth, and other underserved people and communities to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience by ensuring access to affordable, responsible financial products and services that embrace resilience planning and implementation.

Objective of the Resilient Community Development Finance Initiative: Achieve widespread adoption of resilience finance by the CDFI industry, impact investors, foundations, and other supporting stakeholders, including the integration of resilience principles, the resilience assessment tool, and/or other materials into planning, business development services, lending, and organizational practices and policies, while recognizing our role in service to the wellbeing of the earth and global citizenry.

V. Core Beliefs and Resilience Principles

We believe:

- **Investing in resilience will improve quality of life.** Investing in resilience will reduce and help prevent the impact of shocks and stresses on a community's people, physical environment, and economy; accelerate recovery; and improve the quality of life for a community's residents.
- **Responsible resilience requires consideration of lifespan.** Responsible resilient investing requires that the lifespan of the project, program, or service be considered and addressed at every capital moment.
- **Shared resilience requires a focus on equity/anti-racism, climate change, and globalization.** Resilience cannot be achieved through the broader community development sector without a focus on the intersection of equity/anti-racism, climate change, and globalization that adversely and disproportionately affects communities and people that are already burdened and marginalized.
- **Community resilience is most effectively delivered through integrated, holistic efforts.** Addressing resilience challenges in an integrated and holistic way will help communities realize multiple benefits across sectors and stakeholders.
- **Everyone is entitled to participate equally in social, economic, and political life.** Every facet of our work should be directed toward and reflect an unwavering commitment to fair and equal access to, opportunity in, and responsibility for social, economic, and political life.
- **Our customers deserve excellence.** The people and the communities that CDFIs serve have a right to expect excellence, and we have a responsibility to provide it. A commitment to excellence is a statement of respect for our customers, investors, funders, staff, Board, and members, as well as those stakeholders in the community that this work touches.
- **Input from a wide ranging and diverse group of stakeholders must shape our work.** The work products/tools we create together shall be designed with input from a wide ranging and diverse group of representatives and stakeholders and piloted, market tested, and refined before rollout.
- **Our work is for the good of all; therefore, all work products shall be freely available.** The work products/tools we create together shall be "open source", available for use and adoption by all in the broader sector.

Resilience Principles

To build individual, community, and organizational resilience, community development investors and lenders shall integrate the following core principles into business development services, financing programs, and organizational processes and practices:

- 1. *Ensure a resilience-based process in all endeavors.*** A resilience-based process requires that: (1) affected/influenced/leading stakeholders are engaged individually, organizationally, or as a community, especially communities of color, Native communities, and those that are under-resourced, and (2) the mix of shocks and stresses that the project, program, or service is intended to solve or could face are thoroughly investigated. This includes social, environmental, physical elements of the community at hand, while focusing on equitable, holistic resilience. **Keywords: resilience process, stakeholders, shocks, stresses**
- 2. *Strive for reliable performance and intended outcomes in both routine and extraordinary situations*** under all reasonably foreseeable conditions over the delivery lifespan of the project, program, or service. Once foreseeable shocks and on-going stresses at the local level have been identified, the project, program or service shall be evaluated through: (1) examination of forecasting/lifecycle data, (2) consideration of project stages (construction, start up, etc.), sustainability, standards, impacts (social and environmental), etc.; (3) financial stress testing, (4) review of operations and management, including emergency operations for the project, where possible and applicable. Further, the project, program, or service will be structured to avoid, minimize, mitigate, and recover from all reasonably foreseeable risks and potential cascading events. Performance and outcomes must exhibit equity and economic empowerment well beyond risks. **Keywords: project, performance, outcomes, risk avoidance**
- 3. *Create positive "co-benefits" and minimize short and long-term negative impacts*** by recognizing the systemic interdependencies that exist (in all communities/settings). Though designed first and foremost to achieve its primary objectives for its defined client/target market, the project, program, or service will be evaluated against specific local, regional, national, and/or global objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction. The project, program, or service will be structured to positively affect the community and greater system and to boost positive impacts and to avoid or lessen negative impacts and unintended consequences. **Keywords: co-benefits, positive impacts, interdependencies**

VI. Resilience Assessment Questions

To build individual, community, and organizational resilience, community development investors and lenders shall integrate the assessment of resilience, based on the above **Resilience Principles**, into their decision making in all programs, projects, and processes, including business development services, financing programs, procurement, human resources, etc.

To rate the extent to which a particular action will further resilience, investors might consider the following questions:

- 1. Resilience-based process (Principle 1):** Has a resilience-based process surfaced community objectives, insights, and other relevant information and ensured that all decisions have been, and will continue to be, informed by the most complete and best available information, including the guidance and preferences of the people the decision will touch, especially communities of color, Native communities, and those that are under-resourced? (Keywords: resilience process, stakeholders, shocks, stresses)
 - a. Has a stakeholder/community engagement been completed or used from within the community, neighborhood, etc.? (How to identify the depth and breadth thereof?)
 - b. To what extent have past, present, and future shocks and chronic stresses been identified and considered in the design and implementation plan? (Inventory of potential social, financial, health, physical, and other shocks and stresses shocks and stresses on a community's people, physical environment, and economy from disease, extreme weather events, poverty, lack of access to clean water, etc. See *Resources* for a comprehensive list.
 - c. To what extent have potential cascading systematic failures/sensitivities been identified and considered in terms of local social, cultural, and physical systems, and how effectively has local multi-sector collaboration been solicited and developed around mutual operational risks?
 - d. How have risks of all types (social, reputational, political, financial, continuity, physical, environmental, systemic/infrastructure, etc.) been anticipated, assessed, managed, and mitigated as a part of a long-term development plan or resilience strategy? (Examples: city/community/tribal resilience strategy, climate risk/mitigation plan, business strategic plan, housing plan, etc.)
 - e. Does the project/deal take into account and enhance the resilience of local governmental planning processes and community, city, regional holistic resilience?
 - f. Has the project/deal benefited from an existing tool or process that supports project and/or community resilience? (See *Resources* for a list)
 - g. How effectively does the project engage and integrate with the local workforce to promote local jobs and community resilience?
 - h. Does the project adhere to or surpass local requirements and approvals for the project/deal type?

2. Reliable performance and intended outcomes (Principle 2): Have all decisions been made, and will future decisions be made, in furtherance of equity and economic empowerment and other clearly articulated outcome goals and to meet defined performance standards in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan, informed by and respecting the resilience-based process? (Keywords: project, performance, outcomes, risk avoidance)

- a. Has some form of risk assessment been conducted to address potential shocks and chronic stresses identified through the “resilience-based process”?
- b. To what extent have the anticipated shocks and stresses been addressed in the proposed plan?
- c. Are key community social and/or racial equity performance impact measures addressed? What kinds of social and equity impact assessments and/or related community assessments have been completed?
- d. Have local climate data been taken into account for the project/deal (and as a lending institution)?
- e. What kinds of environmental impact assessments have been completed for the project/deal and/or related assessments that may affect the project/deal?
- f. Are there immediate land tenure, occupation, ownership concerns, and/or environmental threats that might affect the project/deal?
- g. Have sustainability and resilience been considered and incorporated into processes/guidelines for upfront decision-making including project design, procurement, and construction? (or the contractors for the project/deal)
- h. Has sustainability and resilience been considered and incorporated into processes/guidelines for the full lifecycle planning (operations and management, disposal, etc.)?

3. Maximum positive “co-benefits” and minimal short and long-term negative impacts (Principle 3): To the extent practicable, have all decisions minimized reasonably foreseeable negative consequences while furthering the community and greater system objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction, and will future decisions continue to do so? (Keywords: co-benefits, positive impacts, interdependencies)

- a. Does the project/deal have specific “resilient community development” impact goals within a specific timeframe?
- b. In addition to planned project/deal deliverables to target market/audience, to what extent have additional co-benefits (to the project/deal or to the community/neighborhood) been included? (Example: Community facility seismic retrofit that also then includes collapsible cell/Wi-Fi tower, generator, water/supplies, etc.)
- c. To what extent does the project/deal reinforce/expand local cultural and social traditions, practices, land use, history, architecture, buildings, etc.?
- d. To what extent are local biodiversity, the interconnectedness of systems, and natural environment conditions respected, preserved, or improved?

(Example: oyster beds that increase water quality, fisheries, tourism, etc. and also protect against storm surge)

- e. Does the project/deal reinvigorate or regenerate the existing status of physical, social, cultural, environmental, and economic norms for vulnerable people and inherently reinforce equitable resilience?
- f. To what extent are negative impacts and unintended consequences noted in Principle 2 imbedded in the design and delivery of project/deal?
- g. What new (multi-sectoral) stakeholders were brought into or advised on the project/deal?

VII. Instructions for the Resilience Assessment Tool for CDFI Lending

NO ADDITIONAL RESEARCH REQUIRED. One of the goals of this pilot phase is to understand whether the information produced and gathered in normal underwriting and portfolio management is sufficient for a resilience evaluation of this type.

- **Enter the information you have, make judgements based on what you know, and keep moving through the tool.**
- **For any question or data field that is not applicable, write "N/A".**
- **If a question or data field is relevant but you lack the necessary information to complete it, write "insufficient information" in the notes section.**

While we expect the Tool to be completed using only the information provided by the borrower or obtained or generated by the CDFI in the ordinary course of business, you may ask the applicant additional questions prompted by the Tool or do additional research that is outside of your CDFI's normal process. **Of course, this extra digging is welcomed, but not expected or required.**

If successful, the Tool will generate information to support your CDFI in decision-making and loan structuring and—most importantly—will surface opportunities for building greater resilience in the loan, the underlying project or business, and the community.

The Tool is not a "pass/fail" screen.

The Tool has six sections:

1. *Loan/Deal Information*
2. *Community Development Resilience Principle #1 Assessment*
3. *Community Development Resilience Principle #2 Assessment*
4. *Community Development Resilience Principle #3 Assessment*
5. *Summary and Overall Ranking*
6. *Reviewer Information*

In each section, the reviewer will be asked to enter information about the loan/deal/underlying project or business. In sections 2-5, after entering factual data, the reviewer will be asked to make judgments about the project or business to be financed using a scale from "not at all" to "significantly", see example below. Please include notes to explain your conclusions. In the final section, please enter information about yourself and your role.

Do not be discouraged if you find that you are entering “insufficient information” or checking “Not at all” repeatedly. Those answers are to be expected in these early loan tests. All data is good data, will help establish the baseline, and will surface opportunities.

VIII. Assessment Scale

The scale:

- **“Not at all”**: Choose “not at all” if no or minimal work or progress has been made on this resilience measure.
- **“Partially”**: Choose “partially” if **some work or progress** has been made on this resilience measure but there are clear additional steps that could and should be taken. Make sure to back up this choice with notes detailing what has been done or accomplished.
- **“Significantly”**: Choose “significantly” if **considerable work or progress** has been made on this resilience measure. Make sure to back up this choice with notes detailing what has been done or accomplished.

Questions – EXAMPLE ONLY			
	Not at all	Partially	Significantly
1. Has stakeholder/community engagement been completed or used from within the community, neighborhood, etc.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Notes: The developer of this new community center project held a set of focus groups in the community, but some key stakeholders were missed.</p>			

IX. Resources

As you work through your assessment of a prospective or current loan, you may wish to consult the following resources for examples. These lists are not intended to be comprehensive. Instead, they are intended to trigger ideas and help define concepts.

A. List of Potential Stakeholders and Methods of Engagement

This list is not intended to be comprehensive. Your project/deal may have stakeholders who are NOT on this list. Further, some of the potential stakeholders on this list may NOT be stakeholders of your project/deal. Similarly, your project/deal may engage stakeholders in ways not listed here, and no project/deal will utilize all of the listed methods of engagement. The list is intended to provide examples and food for thought.

Potential stakeholders:	Potential Methods of Engagement:
Clients or customers of borrower and/or CDFI	Focus group, charrette, or other meeting
Suppliers, service providers, supply chains	Survey, meetings, interviews
Licensing or permitting entities, community/municipal representatives	Informal interview or meeting, licensing, or permitting process, policy/legal review
Competitors	Market study, survey, interviews, focus groups, etc.
Neighbors and community members, municipal representatives	Permitting process with community input or comprehensive plan, sustainability/resilience strategy research and development
Anyone affected by waste, carbon emissions, or other byproducts	Meetings with environmental organizations and watchdogs
<i>Multifamily housing residents</i>	<i>Resident meeting, building survey, other processes/tools</i>
Community Board	
Faith-based partners	
Community non-profits and CDCs	

B. List of Chronic Stresses and Acute Shocks

This list is not intended to be comprehensive. Your project/deal may be threatened by shocks or stresses not included on this list. Further, thank goodness, no project/deal faces all of these shocks and stresses. The list is intended to provide examples and food for thought as we consider the mix of stresses and of shocks we endeavor to confront through resilience financing.

This list is a combination of the original boilerplate list developed by Resilient Cities Network/100 Resilient Cities, 2013 to present, and specific examples provided during the ResCDF Initiative focus groups by CDFIs, impact investors, foundations, etc., 2017-2020. The examples provided through focus groups are starred.

Acute Shocks (Alphabetical)	Chronic Stresses (Alphabetical)
<ul style="list-style-type: none"> • Blizzard • Budget Cuts (city, state, etc. or threat of cuts)* • Cyber Attack • Disease Outbreak • Drought • Dusts/Sandstorm • Earthquake • Extreme Cold • Extreme Heat/Hotter Temperatures* • Factory Closure* • Financial/Economic Crisis • Fire • Flooding* • Hazardous Materials Accident • Hurricane/Typhoon/Cyclone • Infrastructure Failure • Landslide/Land Subsidence* • Liquefaction • Nuclear Incident • Power Outage/Blackouts (planned and accidental)* • Rainfall Flooding • Recession* • Riot/Civil Unrest • Severe Storms • Snowmageddon* • Storms* • Storm Surge • Terrorism* • Terrorist Attack • Tornado • Tsunami • Volcanic Activity 	<ul style="list-style-type: none"> • Access to Financing* • Aging Infrastructure • Aging Population • Air Quality* • Building Inefficiency* • Child Care (unaffordable, low quality, inaccessible)* • Climate Change • Coastal/Tidal Flooding • Corruption • Crime/Violence • Declining Population/Human Capital Flight/Population Change* • Displaced Populations / Migrants • Drug/Alcohol Abuse • Economic Inequality/Income Inequality* • Economic Mobility* • Energy Costs* • Energy Insecurity • Environmental Degradation • Ethnic Inequality • Food Insecurity • Gender Inequality • Homelessness/Homelessness of the Mentally ill* • Housing Shortage* • Inadequate Education Systems • Inadequate Health Systems • Inadequate Infrastructure • Inadequate Public Transportation Systems • Inadequate Sanitation Systems • Inequality* • Informal Housing/Settlements

<ul style="list-style-type: none"> • Wildfires* 	<ul style="list-style-type: none"> • Insecure Municipal Finances • Invasive Species • Lack of Affordable Housing • Lack of Green Space • Lack of Investment • Lack of Social Cohesion • Loss of Biodiversity • Low Labor Market (food/health/hospital)* • Opioid Epidemic* • Over policing* • Political Instability • Poor Air Quality • Poor Regulatory Climate • Population Growth/Overpopulation • Poverty • Racism* • Sea Level Rise/Coastal Erosion • Shifting Macroeconomic Trends • Structural Racism • Subsidence • Traffic Congestion • Traffic Injuries • Uncontrolled Urban Development • Undiversified Economy • Unemployment • Urban Blight/Vacant Land and Buildings* • Wage Stagnation* • Warming/Acidifying Ocean (affecting key economic sectors such as lobster and shellfish aquaculture)* • Water Insecurity • Youth Disenfranchisement
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* Source: ResCDF Initiative focus groups

C. Performance and Outcome Objectives and Measurable Indicators

This list is not intended to be comprehensive. Instead, the list is intended to provide examples and food for thought. There are many, many additional potential performance and outcome objectives. Further, often a given performance or outcome objective may be measured using different or additional indicators.

Potential Performance or Outcome Objectives	Potential Measurable Indicators
Residents will be safe.	Number of days residents could safely shelter in place; wind rating of windows; time required to fully evacuate the building.
Residents will be healthy and protected from toxins.	Percentage of residents suffering from lead or other poisoning compared to other community residents; asthma rates compared to non-residents.
Business financed will contribute to a vibrant downtown area.	Neighboring property vacancy rates before and after the business is financed.

D. List of Resilience-Related Project Evaluation Types, Tools, and Resources

This list contains tools and resources that may prove useful for a particular project where you are looking to build in great resilience or need some “building block” elements for the project or the community in general.

1. SPARCC Capital Screen: <https://www.sparcchub.org/>
2. The Resilience and Solar Assessment Tool (District Department of Energy and the Environment/DOEE, Enterprise Community Partners, New Ecology, the National Housing Trust (NHT), Clean Energy Group): Manual: https://doee.dc.gov/sites/default/files/dc/sites/ddoe/service_content/attachments/DC%20DOEE%20Resilience%20Tool%20Manual-8.28.19.pdf; Tool/Toolkit: https://doee.dc.gov/sites/default/files/dc/sites/ddoe/service_content/attachments/Resilience%20Opportunity%20Assessment%20Tool_final.xlsx
3. Ready to Respond: Strategies for Multi-Family Building Resilience (Georgetown): <https://www.adaptationclearinghouse.org/resources/ready-to-respond-strategies-for-multi-family-building-resilience.html>
4. Screen for Urban Resilience Financing (SURF) – Wood/100RC/Rockefeller Foundation (TBC)
5. Resilience Dividend Valuation Model (2017). RAND Corporation: https://www.rand.org/pubs/research_reports/RR2129.html#download
6. Publications by Resilience Shift (various). Lloyd’s Register and Arup <https://www.resilienceshift.org/>

7. City Resilience Framework (Resilient Cities Network/100RC/The Rockefeller Foundation): <https://www.rockefellerfoundation.org/wp-content/uploads/100RC-City-Resilience-Framework.pdf>
8. Arup City Resilience Index (2014). CRF/Arup <https://www.arup.com/perspectives/publications/research/section/city-resilience-index>
9. SuRe® –The Standard for Sustainable and Resilient Infrastructure (Global Infrastructure Basel Foundation) <https://sure-standard.org/document-library/>
10. ENVISION™ (2015). Zofnass Program for Sustainable Infrastructure/Harvard University https://research.gsd.harvard.edu/zofnass/files/2015/06/Envision-Manual_2015_red.pdf
11. RELi 2.0 Rating Guidelines for Resilient Design and Construction (2019). U.S. Green Building Council <https://www.usgbc.org/resources/reli-20-rating-guidelines-resilient-design-and-construction>
12. CEEQUAL Version 6 (2019). BREEAM/CEEQUAL, NRMCA (Resilient Construction) <https://www.ceequal.com/version-6/>
13. IDB Invest’s Impact Management Framework (2018). IDB Delta <https://idbinvest.org/en/impact-management-framework>
14. Hazard Mitigation Grant Program (FEMA/HMGP) <https://www.fema.gov/grants/mitigation/hazard-mitigation-assistance-guidance>
15. USACE Resilience Framework (2016). US Army Corps of Engineers https://www.publications.usace.army.mil/Portals/76/Publications/EngineerPamphlets/EP_1_100-1-2.pdf?ver=2017-11-02-082317-943
16. KPMG True Value (2020). KPMG <https://assets.kpmg/content/dam/kpmg/ae/pdf/introduction-kpmg-truevalue.pdf>
17. The Flood Resilience Measurement for Communities (FRMC) (2019). Zurich Flood Resilience Alliance <https://floodresilience.net/resources/item/the-flood-resilience-measurement-for-communities-frmc/>. Related: a. Development and testing of a community flood resilience measurement tool- <https://nhess.copernicus.org/articles/17/77/2017/nhess-17-77-2017-discussion.html>; b. The Zurich Flood Resilience Alliance- <https://floodresilience.net/zurich-flood-resilience-alliance/>
18. [Portfolio Protect Property Risk Rating Tool | Business Continuity Toolkit for Affordable Housing Organizations \(enterprisecommunity.org\)](https://www.enterprisecommunity.org/2019/05/15/Portfolio-Protect-Property-Risk-Rating-Tool-Business-Continuity-Toolkit-for-Affordable-Housing-Organizations)
19. National Risk Index for Natural Hazards (NRI) FEMA: Main page - <https://www.fema.gov/flood-maps/products-tools/national-risk-index>; Index page - <https://hazards.geoplatform.gov/portal/apps/MapSeries/index.html?appid=ddf915a24fb24dc8863eed96bc3345f8>

E. Examples of how projects/deals can be structured to increase resilience

Potential Shock or Stress to be Addressed	Project Structuring to Increase Resilience
Flood risk	Raise building to be financed above flood line and put vulnerable systems on the roof.
Pollution	Design a sister program to recycle waste from the project to be financed.
Blackouts	Install solar or other energy generation capacity and energy storage or a generator—or design the systems to that this capacity can be added down the road

F. Examples of Community and Systemic Resilience Objectives

<i>Examples of Community/Systemic Resilience Objectives</i>	<i>Examples of Sources</i>
Add XX,XXX units of affordable housing in the community by XXXX	City housing plan
Reduce carbon emissions in the state by XX% by XXXX	State environmental plan or renewable portfolio standard
Maintain efficient energy grid performance	Public service commission or local utility publications

G. Examples of Potential Co-Benefits

Examples of possible co-benefits:	Examples of how to maximize co-benefits:
<i>Emergency shelter for neighbors</i>	<i>The community room at the financed multifamily housing complex is designed to provide emergency shelter to neighbors as well as residents.</i>
<i>Heat-mitigation, water savings, and increased crop yields from co-locating solar panels and pollinator-friendly plants or field crops</i>	<i>Plants can have a heat-mitigating effect on the solar panel installation and array panel shading can lead to decreased water usage and increased crop yield</i>

H. List of Potential Negative Impacts

Examples of potential negative impacts and unintended consequences:	Examples of how to avoid or lessen negative impacts and unintended consequences:
<i>Pollution</i>	<i>Waste from financed hog farm is converted to energy through an anaerobic digester</i>
<i>Runoff</i>	<i>Decrease impervious surfaces and add rain gardens, drywells, or other strategies to handle runoff</i>

I. ResCDF Technical Advisory Committee Membership

[to be added]

J. CDFI Cohort Working Group membership

Facilitator and Thought Leader: Precovery Labs

- Stewart Sarkozy-Banoczy, Founder and Chief Precoverist

Black Business Investment Fund

- Inez Long, President/CEO
- Jasmine Gebon, MBA, VP Strategic Initiatives

Coastal Enterprises

- Keith Bisson, President
- Linnea Patterson, Lending Program Specialist

Enterprise Community Partners, Inc.

- Laurie Schoeman, National Director- Resilience and Disaster Recovery

Genesis Community Loan Fund

- John Egan, Chief Lending and Program Officer

Opportunity Finance Network

- Amir Kirkwood, Chief Lending and Investment Officer
- Donna Fabiani, EVP, Knowledge Sharing
- Tina Poole Johnson, VP, Programs

NDN Fund

- Nikki Pieratos, Bois Forte Band of Chippewa, NDN Fund Managing Director

X. Blank Resilience Assessment Tool for CDFI Lending Programs

A blank copy of the ***Resilience Assessment Tool for CDFI Lending Programs*** starts on the following page. Please use the Tool to assess just one project, business, or deal. Complete the Tool separately for each project, business, or deal. If you prefer to work in Excel, use the Excel version of the Tool as your “answer sheet.”

Resilience Assessment Tool for CDFI Lending

A. Loan/Deal Information

Complete this section using the information provided by the borrower or obtained or generated by the CDFI in the ordinary course of business. For any question or data field that is not applicable, write "N/A". If a question or data field is relevant but you lack the necessary information to complete it, write "insufficient information". If you prefer to keep the borrower's identity confidential, just enter a unique identifier of some kind.

BORROWER INFORMATION	
Business or organization name [or unique identifier to anonymize data]	
City, State	
Legal structure	
Number of employees prior to the loan	
Description of business or organization	

PROJECT/BUSINESS FINANCED [if different from borrower]	
Project/business name [or unique identifier to anonymize data]	
City, State	
Legal structure or ownership	
Number of employees prior to the loan	
Description of business or project financed by the loan	

LOAN INFORMATION	
Lender	
Loan amount	
Interest rate	
Term	
Amortization	
Relevant terms or conditions [Regulatory, Lien, Restrictions, Uses]	

B. Sources and Uses of Project Funds

Use of Funds		Sources of Funds	
Land and/or building purchase		Loan	
New building construction		Owner's investment	
Building improvements		Other funding sources	
Machinery and equipment			
Inventory			
Working capital			
Other			
Other			
Other			
Total Project Uses		Total Project Sources	

C. Resilience Principle #1 Assessment: Process

Resilience-based process:

Has an inclusive investigative process surfaced relevant information to inform decision-making?

Has a resilience-based process surfaced community objectives, insights, and other relevant information and ensured that all decisions have been, and will continue to be, informed by the most complete and best available information, including the guidance and preferences of the people the decision will touch, especially communities of color, Native Nations, and those that are under-resourced? **Keywords: resilience process, stakeholders, shocks, stresses**

Principle One Assessment – Community and Stakeholder Engagement

Have the community and affected/influenced/lead stakeholders been identified and engaged? Have their objectives, insights, preferences, and guidance been documented and taken into account?

<i>Examples of stakeholders:</i>	<i>Examples of engagement:</i>
<i>Clients, customers, competitors</i>	<i>Focus group, charrette, or other meeting</i>
<i>Neighbors and community members, municipal departments and leaders</i>	<i>Permitting process with community input or comprehensive plan, policy reviews/input</i>
<i>Anyone affected by waste, carbon emissions, or other byproducts</i>	<i>Meetings with environmental organizations and watchdogs</i>

In the chart below, list this loan/deal's community and stakeholders and the ways and the extent to which they have been engaged and their input has been captured. See the ***List of Potential Stakeholders and Methods of Engagement*** in the **Resource** section of the Guide for additional examples. Add additional lines to the chart as needed.

Project stakeholders:	How and to what extent have these stakeholders been engaged?

Principle One Assessment – Chronic Stresses

Have the economic, social, health, physical, and other chronic stresses that could impact the project and/or interfere with the desired performance and intended outcomes been fully investigated? Chronic stresses weaken the fabric of a community on a day-to-day or cyclical basis. See the **List of Chronic Stresses and Acute Shocks** in the **Resource** section of the Guide.

<i>Examples of chronic stresses:</i>	<i>Examples of investigation:</i>
<i>High unemployment</i>	<i>Analysis of unemployment trends</i>
<i>Endemic violence</i>	<i>Analysis of crime statistics and trends</i>
<i>Chronic food shortages</i>	<i>Analysis of students on free and reduced lunch</i>

In the chart below, list the chronic stresses that threaten the project or business financed and how and to what extent those stresses have been investigated. See the **List of Chronic Stresses and Acute** in the **Resource** section of the Guide. Add additional lines to the chart as needed.

Chronic stresses that threaten the project	How and to what extent has this stress been investigated?

Principle One Assessment – Acute Shocks

Have the economic, social, health, physical, and other acute shocks that could impact the project and/or interfere with the desired performance and intended outcomes been fully investigated? Acute Shocks are the sudden, sharp events that threaten a community.

<i>Examples of acute shocks:</i>	<i>Examples of investigation:</i>
<i>Wildfires</i>	<i>Analysis of historic wildfires and future risk</i>
<i>Floods</i>	<i>Analysis of flood risk</i>
<i>Disease outbreaks</i>	<i>Analysis of medical resources, chronic health issues</i>

In the chart below, list the reasonably foreseeable acute shocks that threaten the project or business and how and to what extent those shocks have been investigated. See the **List of Chronic Stresses and Acute** in **Resource** section of the Guide for additional examples. Add additional lines to the chart as needed.

Acute shocks that threaten the project	How and to what extent has this shock been investigated?

Principle One Assessment – Resilience-Based Process

Resilience-based process: Has a resilience-based process surfaced community objectives, insights, and other relevant information and ensured that all decisions have been, and will continue to be, informed by the most complete and best available information, including the guidance and preferences of the people the decision will touch, especially communities of color, Native communities, and those that are under-resourced? **Keywords: resilience process, stakeholders, shocks, stresses**

Questions			
	Not at all	Partially	Significantly
1. Has a stakeholder/community engagement been completed or used from within the community, neighborhood, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
2. To what extent have past, present, and future shocks and chronic stresses been identified and considered in the design and implementation plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
3. To what extent have potential cascading systematic failures/sensitivities been identified and considered in terms of local social, cultural, and physical systems, and how effectively has local multi-sector collaboration been solicited and developed around mutual operational risks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Questions			
	Not at all	Partially	Significantly
4. How have risks of all types (social, reputational, political, financial, continuity, physical, environmental, systemic/infrastructure, etc.) been anticipated, assessed, managed, and mitigated as a part of a long-term development plan or resilience strategy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
5. Does the project/deal take into account and enhance the resilience of local governmental planning processes and community, city, regional holistic resilience?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
6. Has the project/deal benefited from an existing tool or process that supports project and/or community resilience? (See Resources for a list)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
7. How effectively does the project engage and integrate with the local workforce to promote local jobs and community resilience?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
8. Does the project adhere to or surpass local requirements and approvals for the project/deal type?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Summary: Principle One Assessment – Resilience-Based Process

In sum, has a resilience-based process surfaced community objectives, insights, and other relevant information and ensured that all decisions have been, and will continue to be, informed by the most complete and best available information, including the guidance and preferences of the people the decision will touch, especially communities of color, Native Nations, and those that are under-resourced?

Score this loan/deal on a scale from “not at all” to “significantly” and explain your choice.

Resilience Principle #1			
	Not at all	Partially	Significantly
Resilience Based Process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

D. Resilience Principle #2 Assessment: Outcomes

Reliable performance and intended outcomes:

Will the project or business perform as intended in both routine and extraordinary situations throughout its lifespan?

Have all decisions been made, and will future decisions be made, in furtherance of equity and economic empowerment and other clearly articulated outcome goals and to meet defined performance standards in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan, informed by and respecting the resilience-based process? **Keywords: project, performance, outcomes, risk avoidance**

Principle Two Assessment – Intended Outcomes & Measures Defined

Before one can assess whether a project will perform reliably and deliver intended outcomes in both routine and extraordinary situations over the full lifecycle of the project, one must *define the desired performance and intended outcomes*.

- What does the borrower want to achieve through the project or business to be financed by the loan?
- What does the CDFI want to accomplish by financing the project or business?
- To what extent will the loan further the CDFI’s mission, vision, and values?

In this section, list the outcomes that borrower and CDFI hope to achieve. Then, indicate how important each outcome goal is to the borrower and/or CDFI. Finally, list the indicator(s) that the CDFI will measure in order to evaluate the performance and success of the project or business. Consult the Guide for examples of ***Performance and Outcome Objectives and Measurable Indicators***. Remember: there may be multiple goals in a range of spheres: physical, social, economic, environmental, equity, etc. Add additional lines to the chart as needed.

Desired Performance / Intended Outcome	Priority	Measurable indicator(s)
E.g., residents will be safe	High	Number of days residents could safely shelter in place; wind rating of windows; time required to fully evacuate the building.

Principle Two Assessment – Project Evaluated

How and to what extent has the project, program, or business been evaluated to see how it will perform and whether intended outcomes will be met in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan?

Examples of evaluation types	Examples of evaluation tools & resources
<i>examination of forecasting/lifecycle data</i>	<i>Useful life of major components; scientific predictions of flooding, hurricanes, wildfires; lifecycle costs and cost savings; potential recovery costs avoided because of precovery measures.</i>
<i>consideration of project stages (construction, startup, etc.)</i>	<i>Business modeling, project management software/models,</i>
<i>financial stress testing</i>	<i>Excel cash flow model</i>

In the chart below, list the evaluations, tests, assessments, and analysis that has been completed to assess likely performance of the project or business and the primary findings or conclusions. Consult the Guide for a **List of Resilience-Related Project Evaluation Types, Tools, and Resources**. Add additional lines to the chart as needed.

Major findings and evaluations conducted of the project
E.g., Financial stress testing revealed that apartment project can survive 20% vacancy

Principle Two Assessment – Project Structured

How and to what extent has the project been structured to avoid, minimize, mitigate, and recover from all reasonably foreseeable acute shocks, chronic stresses, and potential cascading events?

<i>Examples of project structures:</i>
<i>Design of building at high risk for flooding puts all equipment above the flood line</i>
<i>Design of senior multifamily project includes emergency power, food, and other necessities to allow residents to safely shelter in place for 5 days during a power outage</i>

In the chart below, list how and to what extent the project been structured to avoid, minimize, mitigate, and recover from reasonably foreseeable acute shocks, chronic stresses, and potential cascading events. Consult the Guide for additional ***examples of how projects/deals can be structured to increase resilience*** in the face of foreseeable threats. Add additional lines to the chart as needed.

Project attributes that make it resilient in the face of foreseeable threats:

Principle Two Assessment – Reliable Performance

Reliable performance and intended outcomes: Have all decisions been made, and will future decisions be made, in furtherance of equity and economic empowerment and other clearly articulated outcome goals and to meet defined performance standards in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan, informed by and respecting the resilience-based process? **(Keywords: project, performance, outcomes, risk avoidance)**

Questions			
	Not at all	Partially	Significantly
1. Has some form of risk assessment been conducted to address potential shocks and chronic stresses identified through the “resilience-based process”?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
2. To what extent have the anticipated shocks and stresses been addressed in the proposed plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
3. Are key community social and/or racial equity performance impact measures addressed? What kinds of social and equity impact assessments and/or related community assessments have been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
4. Have local climate data been taken into account for the project/deal (and as a lending institution)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
5. What kinds of environmental impact assessments have been completed for the project/deal and/or related assessments that may affect the project/deal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
6. Are there immediate land tenure, occupation, ownership concerns, and/or environmental threats that might affect the project/deal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Questions			
	Not at all	Partially	Significantly
7. Have sustainability and resilience been considered and incorporated into processes/guidelines for upfront decision-making including project design, procurement, and construction? (or the contractors for the project/deal)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
8. Has sustainability and resilience been considered and incorporated into processes/guidelines for the full lifecycle planning (operations and management, disposal, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Summary: Principle Two Assessment – Reliable Performance

Have all decisions been made, and will future decisions be made, in furtherance of equity and economic empowerment and other clearly articulated outcome goals and to meet defined performance standards in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan, informed by and respecting the resilience-based process?

Score this loan/deal on a scale from “not at all” to “significantly” and explain your choice.

Resilience Principle #2			
	Not at all	Partially	Significantly
Reliable Performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

E. Resilience Principle #3 Assessment: System Impacts

Maximum positive “co-benefits” and minimal negative impacts:

Does the project or business integrate responsibly into the community fabric, contributing to and benefiting from systemic interdependencies?

To the extent practicable, have all decisions minimized reasonably foreseeable negative consequences while furthering the community and greater system objectives for vulnerable populations, equity, climate mitigation and disaster risk reduction, and will future decisions continue to do so? **Keywords: co-benefits, positive impacts, interdependencies**

Principle Three Assessment – Identify Community and Systemic Resilience Objectives

Before one can assess whether the project, program, or business positively affects the community and greater system, boosts positive impacts, and avoids or lessens negative impacts and unintended consequences, one must identify the community wide, systemic objectives for resilience and disaster prevention most relevant to this loan/deal.

<i>Examples of Community/Systemic Resilience Objective</i>	<i>Examples of Sources</i>
<i>Add XX,XXX units of affordable housing in the community by XXXX</i>	<i>City housing plan</i>
<i>Reduce carbon emissions in the state by XX% by XXXX</i>	<i>State environmental plan</i>

In this section, list the relevant local, regional, national, and/or global objectives for resilience most relevant to this loan/deal. Objectives could include economic development, equity, climate mitigation, and disaster risk reduction. Consult the Guide for examples of ***Community and Systemic Resilience Objectives***. Remember: there may be multiple objectives in a range of spheres: physical, social, economic, environmental, equity, etc. Add additional lines to the chart as needed.

<i>Community/Systemic Resilience Objective</i>	<i>Sources</i>

Principle Three Assessment – Maximize Co-Benefits

Has the project, program, or business been structured to further community and greater system objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction? Will the loan/deal positively affect the community and greater system and boost positive impacts?

<i>Examples of possible co-benefits:</i>	<i>Examples of how to maximize co-benefits:</i>
<i>Emergency shelter for neighbors</i>	<i>The community room at the financed multifamily housing complex is designed to provide emergency shelter to neighbors as well as residents and includes emergency materials, temporary communications, power supplies, etc.</i>

In the chart below, list the project’s co-benefits—the ways in which the loan/deal and financed project, program, or business positively affects the community and greater system and boosts positive impacts. Next, list the ways in which the project, program, or service has been structured to maximize community and systemic resilience. See the ***Examples of Potential Co-Benefits*** in the **Resource** section of the Guide for additional examples. Add additional lines to the chart as needed.

Co-Benefits:	Loan/deal attributes that maximize co-benefits:

Principle Three Assessment – Minimize Negative Impacts

Has the project, program, or service been structured to avoid or lessen negative impacts and unintended consequences? Will the loan/deal adversely affect the community and greater system and have negative impacts?

<i>Examples of potential negative impacts and unintended consequences:</i>	<i>Examples of how to avoid or lessen negative impacts and unintended consequences:</i>
<i>Pollution</i>	<i>Waste from financed hog farm is converted to energy through an anerobic digester</i>
<i>Runoff</i>	<i>Decrease impervious surfaces and add rain gardens</i>

In the chart below, list the ways in which the project, program, or business has been structured to avoid or lessen negative impacts and unintended consequences. See the ***List of Potential Negative Impacts*** in the **Resource** section of the Guide for additional examples. Add additional lines to the chart as needed.

Negative impacts and unintended consequences:	Loan/deal attributes that minimize negative impacts and unintended consequences:

Principle Three Assessment – Contributes to Systemic Resilience

Maximum positive “co-benefits” and minimal short and long-term negative impacts: To the extent practicable, have all decisions minimized reasonably foreseeable negative consequences while furthering the community and greater system objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction, and will future decisions continue to do so?

Questions			
	Not at all	Partially	Significantly
1. Does the project/deal have specific “resilient community development” impact goals within a specific timeframe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
2. In addition to planned project/deal deliverables to target market/audience, to what extent have additional co-benefits (to the project/deal or to the community/neighborhood) been included?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
3. To what extent does the project/deal reinforce/expand local cultural and social traditions, practices, land use, history, architecture, buildings, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Questions			
	Not at all	Partially	Significantly
4. To what extent are local biodiversity, the interconnectedness of systems, and natural environment conditions respected, preserved, or improved?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
5. Does the project/deal reinvigorate or regenerate the existing status of physical, social, cultural, environmental, and economic norms for vulnerable people and inherently reinforce equitable resilience?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
6. To what extent are the negative impacts and unintended consequences noted in Principle 2 imbedded in the design and delivery of project/deal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
7. What new (multi-sectoral) stakeholders were brought into or advised on the project/deal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Principle Three Assessment – Resilience Opportunities

As CDFIs, we work to deliver business development services and structure loans to maximize the returns and impact for the community, as well as the borrower, beneficiaries, and the CDFI itself. To that end, we look for opportunities to strengthen the deal by raising possibilities that may have been missed and making feasible features considered impossible.

<i>Examples of opportunities to increase resilience</i>	<i>Examples of opportunities to minimize negative impacts</i>
<i>Increase energy reliability through the addition of power backup/generator</i>	<i>Minimize the impacts of runoff from project parking lots by installing rain gardens</i>
<i>Increase groundwater quality by installing pervious sidewalks and parking areas</i>	<i>Handle plastic waste from new water bottling plant through a recycling program</i>

Consider the loan/deal before you: does it **grow our shared community resilience**? Could the loan/deal be tweaked to increase the project’s resilience? To maximize co-benefits? To further reduce or eliminate negative impacts? Brainstorm on potential ways to increase the resilience of the project and its contributions towards systemic resilience. Do not judge the feasibility of the possible additional resilience strategies that you generate—just list them in the chart below. Add additional lines to the chart as needed.

<i>Opportunities to increase resilience</i>	<i>Opportunities to minimize negative impacts</i>

Principle Three Assessment – Reasonable Aspirations

Now it is time to judge the feasibility of the possible additional resilience strategies that you listed. How could this project best be tweaked or restructured to **grow our shared community resilience**? Could the project reasonably take advantage of any resilience opportunities in the short term? Medium term? Long term? How difficult or costly would it be? List each aspirational change or improvement, how difficult or costly it would be, and a potential timeline for such aspirations.

Aspirational Changes/Improvements	Level of difficulty and cost	Timeline (short, medium, or long-term)
E.g. double the amount of insulation to save energy	Easy, low cost	Short term—during construction
E.g. install equipment on the roof instead of the basement to decrease flood damage risk	Easy, minimal cost	Short term—during construction

Aspirational Changes/Improvements	Level of difficulty and cost	Timeline (short, medium, or long-term)

Summary: Principle Three Assessment – Systemic Resilience

In sum, to the extent practicable, have all decisions minimized reasonably foreseeable negative consequences while furthering the community and greater system objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction, and will future decisions continue to do so?

Score this loan/deal on a scale from “not at all” to “significantly” and explain your choice.

Resilience Principle #3			
	Not at all	Partially	Significantly
Systemic Resilience: Co-Benefits and Negative Impacts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

F. Summary and Overall Resilience Score

In summary, taking into account all of the facts and assessments above, how resilient is this loan/deal—and the underlying financed project, program, or business—and how much will it contribute to growing overall systemic resilience?

Score this loan/deal on a scale from “not at all” to “significantly” and explain your choice.

Overall resilience			
	Not at all	Partially	Significantly
Overall resilience of loan/deal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Based on your assessment, what are the top threats to this loan/deal/project or business? Are there feasible ways that the loan, project, business, or deal could be modified to increase project, community, and/or systemic resilience? List them in the chart below.

Top 5 potential acute shocks that threaten this loan/deal	Top 5 chronic stresses that threaten this loan/deal

Top 5 most feasible opportunities to increase resilience through loan, project, business, or deal modifications

G. Reviewer Information

	Please provide the following information:
Name of the Lead Reviewer	
Title	
CDFI name	
Reviewer's phone number	
Reviewer's email address	
Did you do any research beyond the regular due diligence process? If so, please explain.	
Time invested in completing the assessment	
Comments	

End of Tool

XI. Rating the Principles and Tool

A blank copy of the ***Principles and Tool Evaluation Form*** starts on the following page. After completing an assessment of a prospective or current loan using the Tool, please rate the Tool using this Evaluation Form. If you prefer to work in Excel, use the Excel version of the Tool as your "answer sheet." Your input is greatly appreciated!

Principles and Tool Evaluation Form

Questions			
	Disagree	Neither agree nor disagree	Agree
This tool was simple to use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
This assessment will help our CDFI underwrite or manage this loan/deal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
This assessment generated actionable ideas that the CDFI will pursue	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Questions	Please answer each question as completely as possible:
Was anything missing in this assessment? If so, what?	
Was anything in the assessment confusing or difficult to understand?	
How would you improve the tool?	
Comments	

Thank you!