

**Small Business Capital and Infrastructure Grant Program**

**Certification Related to Business Enterprises Owned and Controlled by**

**Socially and Economically Disadvantaged Individuals**

**(SEDI-Owned Businesses)**

This program is supported by the Small Business Capital and Infrastructure Grant Program, which aims to expand access to capital, promote economic resilience, and create new jobs and economic opportunities in underserved communities. The program provides funding to support businesses owned and controlled by Socially and Economically Disadvantaged Individuals (SEDI) and Very Small Businesses (VSBs).

Applicants participating in this program must self-certify their SEDI status. This certification serves as verification that a business meets the eligibility criteria of a SEDI-owned business. The information collected from this certification is used solely for the purposes of the Small Business Capital and Infrastructure Grant Program and will not be used for any other purposes (e.g., marketing, sale to third parties).

The information collected must also not be used in a manner that violates any applicable anti-discrimination laws, including, but not limited to, the laws specified in Section IX.b of the Capital Program Policy Guidelines (Compliance with Civil Rights Requirements).

Completion of this certification is not required. Applicants may identify all relevant categories and subcategories that apply to their business status as specified in groups (1) through (3) below., including all subcategories in group (1) that apply.

**Certification Related to Business Enterprises Owned and Controlled by**

**Socially and Economically Disadvantaged Individuals**

**(SEDI-Owned Businesses)**

This Certification is being completed by:

|  |
| --- |
| **Legal Name:** Click or tap here to enter text.**I hereby certifies that this Organization is a:** |
| 1. Business enterprise that is owned and controlled[[1]](#footnote-2) by individuals who have had their access to credit on reasonable terms diminished as compared to others in comparable economic circumstances, due to their:

[ ]  Membership of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society[ ]  Gender[ ]  Veteran Status[ ]  Limited English Proficiency[ ]  Disability[ ]  Long-term residence in an environment isolated from the mainstream of American society[ ]  Membership of a federally or state-recognized Indian Tribe[ ]  Long-term residence in a rural community[ ]  Residence in a U.S. territory[ ]  Residence in a community undergoing economic transitions (including communities impacted by the shift towards a net-zero economy or deindustrialization); or[ ]  Membership of another underserved community.[[2]](#footnote-3) |
| 1. Business enterprise that is owned and controlled by individuals whose residences are in DFI Investment Areas, as defined in 12 C.F.R. § 1805.201(b)(3)(ii).[[3]](#footnote-4)

Individual(s)’ Address(es) in CDFI Investment Areas:Click or tap here to enter text.1. Business enterprise that will build, open, or operate a location in a CDFI Investment Area, s defined in 12 C.F.R. § 1805.201(b)(3)(ii). Business Address in CDFI Investment Area:

Click or tap here to enter text. |
|  |
|  |

**Authorized Signature:**

The undersigned is an authorized representative of the business:

|  |  |
| --- | --- |
| **Signature:** |  |
| **Name:** | Click or tap here to enter text. |
| **Title:** | Click or tap here to enter text. |
| **Date:** | Click or tap here to enter text. |

1. The term “owned and controlled” means, if privately owned, 51 percent is owned by such individuals; if publicly owned, 51 percent of the stock is owned by such individuals; and in the case of a mutual institution, a majority of the board of directors, account holders, and the community of which the institution services is predominantly comprised of such individuals. [↑](#footnote-ref-2)
2. “Underserved communities” are populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life, as exemplified by the list in the definition of equity. Equity is consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality. [↑](#footnote-ref-3)
3. Treasury has provided a mapping tool for the borrower or investee to use to identify whether the relevant address is in a CDFI Investment Area at <https://home.treasury.gov/policy-issues/small-business-programs/state-small-business-credit-initiative-ssbci/2021-ssbci/cdfi-fund-investment-areas>. For each calendar year, Treasury will use the list of CDFI Investment Areas identified by the CDFI Fund as of January 1 of the calendar year. If the CDFI Fund’s list is updated during that calendar year, the new list will not be adopted for purposes of SSBCI until the next calendar year, thus providing advance notice to jurisdictions. Further, Treasury has determined that American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands in their entirety constitute CDFI Investment Areas for purposes of the SSBCI, because each of these territories has a poverty rate of at least 20 percent. [↑](#footnote-ref-4)