



**DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
1500 PENNSYLVANIA AVENUE, NW
WASHINGTON, D.C. 20220**

August 19, 2025

Joshua Smith
The Southwest Ohio Improvement Fund
300 High Street, Suite 601
Hamilton OH 45011
Email: joshua@thebcfa.org

Re: Notice of CDE Certification
Control Number of Applicant CDE: 25NMC069336

Dear Joshua Smith,

I am pleased to inform you that the Community Development Financial Institutions Fund (the CDFI Fund) of the United States Department of the Treasury (the "CDFI Fund") hereby certifies The Southwest Ohio Improvement Fund (25NMC069336) as a Community Development Entity (a "CDE"). This letter officially documents the organization's certification as a CDE and sets forth the terms under which the certification is granted.

Certification as a CDE means that an organization meets the CDE eligibility requirements set forth in the statute governing the NMTC Program and the CDFI Fund's CDE Certification Guidance document (Federal Register Vol. 66, No. 245). These requirements state that a CDE must be a legal entity; must demonstrate a primary mission of serving, or providing investment capital for, low-income communities or low-income persons; and must maintain accountability to low-income communities through their representation on a governing board of, or advisory board(s) to, the CDE.

For your information, the CDFI Fund has determined that your organization's accountability is to low-income communities in the following service area: **Butler County, OH**. This determination was based on the CDFI Fund's assessment of governing or advisory board members and their accountability to residents of the low-income communities in that service area. If your organization wishes to expand the service area in the future, it may do so by expanding its board representation to include accountability to the expanded area, and submitting a request to the CDFI Fund.

Certification does not constitute an opinion by the CDFI Fund as to the effectiveness or financial viability of the certified organization. Certification status may be reviewed from time to time, as deemed appropriate by the CDFI Fund, for any CDE, to ensure that the organization meets the CDFI Fund's applicable CDE certification criteria. Thus, the CDFI Fund may ask a certified organization to submit information demonstrating its continued compliance with the applicable CDE eligibility requirements. The certification conferred by this letter will be effective indefinitely unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, decides to end the certification on an earlier date.

Congratulations on being certified as a CDE.

Thank you for taking the time to participate in the certification review, and for your continued interest in the NMTC Program.

Sincerely,

A handwritten signature in blue ink that reads "Shannon A. McKay". The signature is written in a cursive style with a large initial 'S'.

Shannon A. McKay, PhD
Acting Program Manager, Office of Certification Policy and Evaluation (OCPE)
Community Development Financial Institutions (CDFI) Fund
U.S. Department of the Treasury