

Strategic Plan 2024 - 2026



Our Mission

To build a just economy for low-to-moderate income and minority residents in Florida.

Our Goals



Who We Are

Community Reinvestment Alliance of Florida is a coalition of community leaders representing diverse stakeholders advocating to ensure fair and equal access to financial services/products, and increased community investments. We create, support, and implement sustainable solutions to enhance and empower neighborhood and individual well being.

1

Build the will to overcome economic inequality and racial inequity.

2

Organize, train and support a powerful and influential statewide coalition.

3

Support financial institutions in the development of plans to invest, serve and support the creation of wealth for people and communities with low wealth.

4

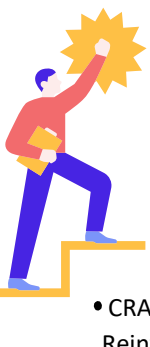
Engage with local governments to achieve the maximum community benefits from the financial institutions CRA investments in their community.

5

Provide resources to members to support their work in their communities to improve economic justice.

What We Do

- We work with community leaders, policymakers and institutions to advance solutions and build the will to address America's persistent racial and wealth inequality.
- We provide learning events on the power of the CRA to social impact organization and local governments.
- We provide training for financial institutions on how they can drive more community benefits from their CRA investments.
- We convene dialogues between financial institutions and local groups to develop Community Benefit Agreements.
- We work to raise the visibility about the wealth gap between white and minority communities.
- Through our partnership with the National Community Reinvestment Coalition (NCRC) we provide research on economic justice issues.
- We advocate for changes in policy at the local and state level that would provide for a more just economy.
- We offer support to our members when they are engaged in significant discussions with financial institutions so they know their rights and options.
- We monitor the compliance with the CRA by financial institutions in Florida and intervene when there are issues of low or non-compliance.



What We Have Done

- CRAF has participated/negotiated Community Benefits Agreements with financial institutions totaling of over \$350 billion in reinvestment in communities.
- CRAF has provided training/education on the Community Reinvestment Act, its uses and benefits to the community. In particular our low to moderate income communities.
- CRAF has facilitated community meetings with financial institution leadership and social impact organizations to address issues in the community and how financial institutions can better serve.
- CRAF has partnered with the National Community Reinvestment Coalition (NCRC) to provide advocacy, training and financial institution oversight on all items concerning Community Reinvestment Act, Consumer Financial Protection Bureau, affordable housing, small business, consumer services and financial institution products.
- CRAF has conducted 6 successful Summits bringing together social impact organizations, government, the community at large, corporations and financial institutions to address issues affecting the State.
- CRAF has a history of being a proven partnership builder, connector and collaborator between social impact organizations, government, the community at large, corporations and the financial institutions.
- CRAF has served on the NCRC Board of Directors representing Florida for the past 6 years.
- CRAF has served on several financial institution Community Advisory Boards.
- CRAF serves on several community committees, Boards and planning organizations to address the needs of the community and facilitate ways to employ the Community Reinvestment Act.

Member Benefits

Knowledge is Power: Members receive information on Community Reinvestment Act (CRA) action, events, training, and technical assistance opportunities. Updates on federal policy changes, issues related to CFPB, HUD and others that directly affect how your organization accomplishes its mission.

Have a Voice: Members participate in and support CRAF's efforts for more effective CRA policies and fair and equitable access to banking resources and discussions with financial institutions related to the creation of Community Based Benefit Agreements.

Learn and Grow: Members receive free or discounted attendance to CRAF's Annual Summit and learning events.

Networking: Members interact and share knowledge with peers throughout the State of Florida with the opportunity to develop strategic partnerships and gain access to other state and federal organizations.

Access to NCRC Information: Members have access to National Community Reinvestment Coalition's extensive expertise and information on CRA and banking activity.

How To Join

CRAF has a number of membership opportunities for individuals, community based organization, local governments, financial institutions and corporations. To review the membership types and associated membership fees visit:

<https://www.reinvestmentalliance.org/membership-2/>

CRAF members also receive a discount on membership with National Community Reinvestment Coalition. If you are interested in taking advantage of this benefit send an email to membership@reinvestmentalliance.org to obtain a discount coupon.