Craft3 Performance Metric Definitions

ECONOMIC RESILIENCE

Increase Entrepreneurship
- **Start-ups Financed** - Business in operation less than 12 months.
- **Entrepreneur of Color/Woman/Immigrant/Veteran-Owned Businesses** - Business is more than 50% owned or controlled by one or more minorities, immigrants, veterans or women.

Support Economic Growth
- **Jobs Created and/or Retained** - New full-time jobs to be created within 12 months and existing jobs retained as a result of financing.
- **Investment Leveraged** - Total of owner equity and other public and private funds committed to the project financed.
- **Living Wage Jobs Created and/or Retained** - New full-time living wage jobs to be created within 12 months and existing living wage jobs retained as a result of financing.

Invest in Critical Industries
- **Green Production Businesses** - One that produces goods and services with an environmental benefit or supplies parts or services to green production companies.
- **Manufacturing/Value-Added Processing** - Businesses that manufacture products, or process raw natural resource products, that are sold beyond the local economy or substitute for goods that would otherwise be “imported” into the local economy.

ECOLOGICAL RESILIENCE

Land: Preserve Landscapes that Support Ecosystems
- **Working Landscapes/Conservation Lands** - Permanent land conserved or working landscapes sustainably managed or certified organic.

Air: Reduce Impact on Climate Change
- **Greenhouse Gases Averted or Sequestered** - Metric tons of greenhouse gases projected to be averted or sequestered within 12 months.

Water: Improve Water Quality & Supply
- **Clean Water Treated/Conserved/Developed** - Number of gallons of water projected to be treated or conserved within 12 months.

Impact: Minimize Businesses & Community Impact on Nature
- **Firms Minimizing Environmental Impact** - Business making documentable efforts to minimize negative environmental impacts.
- **BTUs of Energy Conserved** - Total BTUs of energy saved annually from energy efficiency improvements or utilization of a renewable energy technology as a result of this financing.

FAMILY RESILIENCE

Support Greater Economic Opportunity
- **Jobs Created in High Poverty Areas** - New full-time jobs to be created/retained within 12 months as a result of financing in census tracts that have poverty rates of 20% or higher.
- **Businesses Financed in High Poverty Areas** - Business located in census tracts that have poverty rates of 20% or higher.
- **Education/Training Slots Projected** - Educational and/or job skills training slots retained or to be created within 12 months.

Strengthen Access to Essential Services
- **Low-Income Households Assisted** - Low-income defined as adjusted family income of below 80% of their county’s Annual Median Income.
- **Organizations Serving the Low-Income** - Organization with more than 50% of clients served being low-income.

Preserving/Building Assets
- **Consumer Loans to Low-Income Homeowners** - Low-income defined as adjusted family income of below 80% of their county’s Annual Median Income.
- **Local Ownership** - The value of local real estate assets maintained by local ownership or harvest rights supported by financing.