


OUR IMPACT

\$ **\$470 MILLION**
 financed through
355 LOANS and
28 NMTC
TRANSACTIONS
 into projects totaling
\$1.21 BILLION

 **6,194 HOUSING
 UNITS** totaling
3.5 MILLION SQ FT
 includes single family, multifamily,
 and supportive housing

 **158 COMMUNITY
 FACILITIES** totaling
2.4 MILLION SQ FT

 **16,143 JOBS**
 created or retained

 **584,234
 FLORIDIANS**
ANNUALLY
 receive essential services

CUMULATIVE THROUGH 6/30/2020

VISION Opportunity and
 dignity exist for every person and
 community in Florida.

MISSION Our expertise
 and capital make projects successful
 and help organizations improve lives
 and communities.

WHO WE ARE

For nearly 25 years, Florida Community Loan Fund, FCLF, has successfully carried out our mission to bring flexible capital and staff expertise to low-income communities across Florida.

FCLF is certified through the U.S. Department of Treasury as a Community Development Financial Institution, CDFI, and as a Community Development Entity, CDE, and is a member of the Federal Home Loan Bank of Atlanta.

Today FCLF is nationally recognized for its work as a lending institution serving both nonprofit and for-profit borrowers and developers. Investors and supporters of FCLF include nearly all major financial institutions in Florida, leading foundations, religious communities and orders of faith, federal and state government.

FCLF's success is based on commitment to excellence, accountability to its stakeholders, a clear focus on financial performance, and a strong commitment to achieving high social impact results.



OUR PROGRAMS

FCLF's lending philosophy is guided by our core purpose:

FCLF exists to maximize opportunities for people and places outside of the economic mainstream.

Our loan programs offer maximum flexibility to better serve the needs of low-income communities across Florida with financing for affordable housing, supportive housing, community facilities, and economic development.

OUR HIGHLIGHTS AND ACCOMPLISHMENTS

- FCLF's statewide target area allows flexibility, both geographically and through our various types of loans. FCLF matches investor needs to community impact.
- FCLF has earned a national industry standard Aeris rating of 3-Star AA Policy Plus, that is based on an independent evaluation of both financial and social impact performance to enhance investor confidence.
- As a result of FCLF's prudent underwriting and sound lending policies, no investor has been adversely affected by a loss since inception.
- As the only statewide CDFI serving all of Florida from Florida, FCLF has secured the largest amount of federal funding to any Florida-based CDFI from the various programs of the U.S. Department of Treasury CDFI Fund.
- FCLF has created innovative lending programs to provide financial resources, incentives, and technical assistance, in areas such as food access, community healthcare, and preservation of affordable multifamily rental housing.
- FCLF is a Florida leader in the New Markets Tax Credit program, with \$316 million in NMTFC Federal and \$11 million in State awards earned to date.
- FCLF is nationally recognized as a leader in community development. FCLF won the Wells Fargo NEXT Award for excellence in preserving affordable multifamily housing. The JPMorgan Chase PRO Neighborhoods award recognized FCLF for collaboration to improve affordable housing in Central Florida with new, innovative strategies.
- FCLF operates through a statewide network of offices, helping organizations succeed not only through financing, but also through personal contact with a Community Development Loan Officer.

HELPING OUR BORROWERS SUCCEED



HABITAT FOR HUMANITY OF ORLANDO & OSCEOLA COUNTY
\$500,000 FCLF loan construction line of credit financing 10 new single-family affordable homes for ownership

www.habitatorlandoosceola.org



MIRACLES OUTREACH CDC
\$1.5 million FCLF financing (4 loans) financing for acquisition & renovation, hurricane repair, emergency working capital supportive housing and services for foster and at-risk youth

www.miraclesoutreach.org



JESSIE TRICE COMMUNITY HEALTH SYSTEM
\$9 million FCLF NMTFC allocation \$10.2 million total project 15,191 sq ft facility 13,400 patients reached annually with comprehensive healthcare

www.jtchs.org



RESIDENTIAL OPTIONS OF FLORIDA - ROOF
\$500,000 FCLF loan financing for acquisition & renovation permanent supportive housing for 6 individuals with developmental disabilities

www.flroof.org

EXPERTISE AND CAPITAL TO HELP YOUR PROJECT SUCCEED.

FLORIDA COMMUNITY LOAN FUND maximizes opportunities for people and places outside the economic mainstream. We provide expertise and capital across Florida to help projects succeed, improve lives, build strong communities, and create high social impact. Read more success stories on our website, www.FCLF.org.

HOUSING

Affordable ▪ Supportive
Single & Multifamily ▪ New & Preservation

COMMUNITY FACILITIES

Homeless & Special Needs ▪ Education & Youth
Community Healthcare ▪ Food Access

ECONOMIC DEVELOPMENT

Technology Hubs ▪ Business Incubators
Catalytic Redevelopment Projects

