WHO WE ARE

For 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 IMPACT

$494 MILLION financed through 382 LOANS and 29 NMTC TRANSACTIONS into projects totaling $1.3 BILLION

6,471 HOUSING UNITS totaling 3.7 MILLION SQ FT includes single family, multifamily, and supportive housing

164 COMMUNITY FACILITIES totaling 2.5 MILLION SQ FT

17,164 JOBS created or retained

549,906 FLORIDIANS ANNUALLY receive essential services

CUMULATIVE THROUGH 6/30/2021

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.

OUR PROGRAMS

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

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 a statewide CDFI, FCLF serves the 3rd most populated state in the U.S., and has an outstanding record of securing federal funding from various programs of the U.S. Department of Treasury CDFI Fund.
- FCLF has created innovative lending programs to provide financial resources and technical assistance for affordable housing, supportive housing, and community facilities offering essential social services such as healthcare and food access.
- FCLF is a Florida leader in the New Markets Tax Credit program, with $316 million in NMTC Federal and $11 million in State awards earned to date.
- FCLF is nationally recognized as a leader in community development. The JPMorgan Chase PRO Neighborhoods award recognized FCLF for collaboration to improve affordable housing in Central Florida with new, innovative strategies. FCLF won the Wells Fargo NEXT Award for excellence in preserving affordable multifamily housing.
- 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

Collective Empowerment Group of S. Florida • CEG
$600,000 FCLF loan for land acquisition, predevelopment, and construction line of credit. 26 new single-family affordable homes for ownership.
www.cegsoflo.org

Community Health Centers of Pinellas
$17 million FCLF NMTC allocation. $17.1 million total project. 64,500 sq ft in 4 facilities. 17,000 patients reached annually with comprehensive healthcare.
www.chcpinellas.org

Silver Creek Apartments • Green Mills Group
$3 million FCLF loan for permanent financing for a LIHTC project. 90 affordable apartments in a multifamily development.
www.silvercreekmiami.com

Community Assisted and Supported Living • CASL
$847,000 FCLF financing (3 loans) for acquisition & renovation supportive housing for 52 individuals with mental illness, substance abuse or disabilities.
www.caslinc.org

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.

Expertise and Capital to Help Your Project Succeed.

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