




OUR IMPACT

\$ **\$721 MILLION**
 financed through
449 LOANS and
37 NMTC
TRANSACTIONS
 into projects totaling
\$2.18 BILLION

 **8,623 HOUSING
 UNITS** totaling
5.5 MILLION SQ FT
 includes single family, multifamily,
 and supportive housing

 **185 COMMUNITY
 FACILITIES** totaling
3.3 MILLION SQ FT

 **26,595 JOBS**
 created or retained

 **2.25 MILLION
 LOW-INCOME
 FLORIDIANS**
 receive essential services annually

CUMULATIVE THROUGH 6/30/2024

WHO WE ARE

For nearly 30 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.

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 PROGRAMS

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. FCLF offers financing through two programs: community development financing and New Markets Tax Credit (NMTC) strategies.

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 HIGHLIGHTS AND ACCOMPLISHMENTS

- FCLF is the longest continuously certified CDFI in Florida, with a statewide target area that allows flexibility, both geographically and through our various types of loans.
- FCLF is the only entity in Florida focused on funding nonprofit community development organizations, filling a unique need in the market with our patient and affordable capital. In many cases we coordinate capital with banks, governments, and other lenders to make projects successful.
- 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.
- FCLF matches investor needs to community impact. 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 \$511 million in NMTC Federal and \$11 million in State awards earned to date.
- FCLF is nationally recognized as a collaborative 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 secured funding from the Knight Foundation to preserve affordable housing through the Greater Miami Housing Alliance and the City of Miami.
- 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



LOTUS CHILDREN'S VILLAGE, MIAMI

\$32 million project with \$19 million FCLF NMTC allocation
71,000 sq-ft facility providing services and resources for children, youth, & families
158 jobs created or retained
13,400 clients served annually
www.lotushouse.org



SEVEN ON SEVENTH

\$1 million FCLF financing through Capital Magnet Fund program
72 multifamily rental apartments
affordable for 50 years through Low Income Housing Tax Credit program
www.greenmillsgroup.com



SAINT STEPHEN'S WAY, MELBOURNE

\$8.25 million FCLF financing (2 loans)
40 affordable, supportive housing units + community center
focus on low-income families with children
www.ssway.org



FEEDING TAMPA BAY

\$63.5 million project with \$12 million FCLF NMTC allocation + \$9.5 million community development financing
215,000 sq-ft facility addressing food insecurity
156 jobs created or retained
716,000 estimated annual reach
www.feedingtampabay.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 ▪ Single & Multifamily
Supportive ▪ New & Preservation

COMMUNITY FACILITIES

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

ECONOMIC DEVELOPMENT is an integral part of everything we do: creating jobs, providing social services, strengthening communities.

