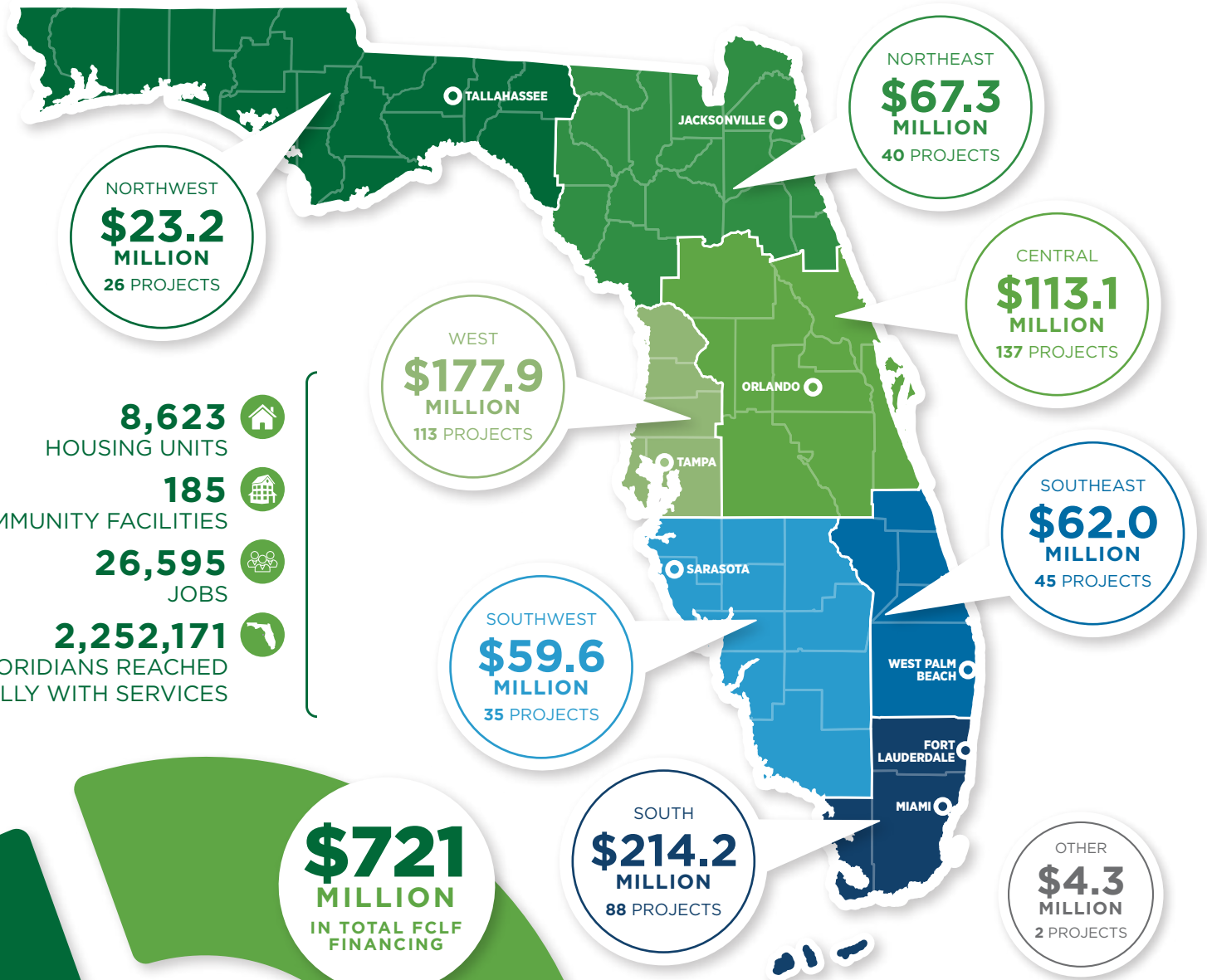


OUR IMPACT

2024



TOTAL IMPACT

\$307,134,367 CDFI Lending
 \$414,363,181 New Markets Tax Credit Financing

\$721,497,548 Total Cumulative FCLF
 \$1,460,677,075 Other Funding Sources

\$2,182,174,623 FCLF Total Impact

HOW WE IMPACT LIVES

8,623 HOUSING UNITS



Housing Type

- Single Family (2,261)
- Multifamily (4,695)
- Supportive & Special Needs (1,667)



Own vs Rent

- Ownership (1,794)
- Rental (6,829)



New vs Rehab

- New Construction (4,524)
- Rehabilitation (4,099)

185 FACILITIES



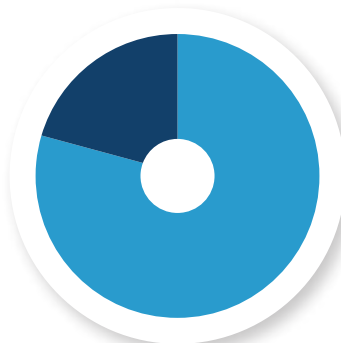
Facility Type

- Homeless & Special Needs (66)
- Education & Youth (34)
- Healthcare & Behavioral Health (30)
- Commercial & Retail (23)
- Nonprofit Community Services (17)
- Food Access (15)

3.3 MILLION SQUARE FEET



26,595 JOBS



Employment Type

- Permanent (5,277)
- Temporary / Construction (21,318)



HOW FCLF FINANCING IMPROVES COMMUNITIES

HOUSING

Affordable • Single & Multifamily
Supportive • New & Preservation

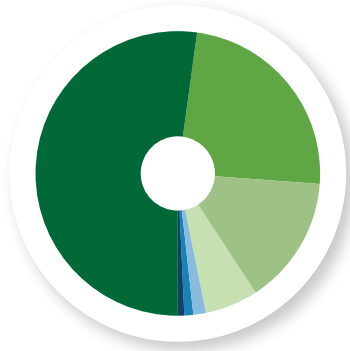
COMMUNITY FACILITIES

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

ECONOMIC DEVELOPMENT

Catalytic Redevelopment Projects
Job Creation

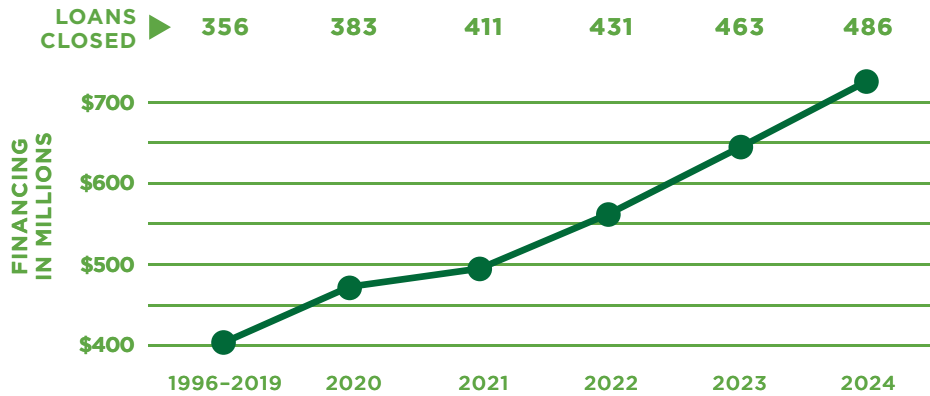
2.25 MILLION FLORIDIANS RECEIVE ESSENTIAL SERVICES EVERY YEAR



Type of Lending

- Food Access (1,170,824)
- Nonprofit Community Services (532,887)
- Commercial & Retail (320,857)
- Healthcare & Behavioral Health (127,242)
- Education & Youth (39,088)
- Homeless & Special Needs (37,098)
- Housing (24,176)

CUMULATIVE FINANCING



FLORIDA  SM
COMMUNITY
LOAN FUND

800 North Magnolia Avenue, Suite 106
 Orlando, Florida 32803
 407 246 0846 | www.FCLF.org

Serving all of Florida with offices in
 Orlando | Tampa | Fort Lauderdale

This institution is an equal opportunity provider.

OUR CORE PURPOSE

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

OUR VISION

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

OUR MISSION

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

OUR BORROWERS

Includes FCLF borrowers since July 1, 2013

SOUTH

\$59.4 Million CDFI Lending
\$154.7 Million NMTC Financing
1,951 Housing Units
1,131,390 Facilities Square Feet
6,395 Jobs Created

Agape Village Health Center
Camillus House at the NCL Campus
CAPC, Community Asset Preservation Corp.
Caprock 123, LLC
Carrfour Supportive Housing
City View Apartments
Collective Empowerment Group CEG
Donaldson-West
Fort Lauderdale CDC
Gardens of Homestead
Henderson Behavioral Health
HOMES, Inc.
Housing Programs
Jessie Trice Community Health System
Little Haiti Gateway
Lotus Children's Village
Lotus Village
Miami Beach CDC
Neighborhood Housing Foundation
New Urban Development
Overtown Youth Center
R.E.A.C.H.
REVA Development Corp.
Seven on Seventh
Silver Creek
SMASH
South Florida Community Land Trust
Spinal Cord Living Assistance Development
Tal Shiar Properties, LLC
The Commons / Urgent, Inc.
Turnstone / 1123 NE 4th Ave
Wexford Science & Technology
YMCA of South Florida

CENTRAL

\$79.6 Million CDFI Lending
\$33.5 Million NMTC Financing
2,725 Housing Units
204,922 Facilities Square Feet
9,348 Jobs Created

Ability Housing Wayne Densch Center
Aida Palms
Allegre Pointe, LLC
BBIF Florida
Braveheart Properties of Brevard, Inc.
Brixton Landing
Carrfour Supportive Housing
Center for Multicultural Wellness & Prevention
Central Florida Healthcare
Clyde Dandridge
Common Wealth Trust
Community of Hope
Emerald Villas
Emma Jewel Charter Academy
Fresh Choice Market Place
Goodwill Industries of Central Florida
Habitat for Humanity of Lake-Sumter
Habitat for Humanity of Greater Orlando & Osceola County
Hannibal Square CLT
H.E.L.P. CDC
Homes of Davenport
Hope Partnership, Inc.

House of Israel
Housing Authority Brevard County
Macedonia CDC of S. Brevard
Maitland Oaks, LLC
Melbourne Housing Authority
Mid-Florida Housing Partnership
Midtown Lofts, LTD
National ADHD Foundation, Inc.
Neighbor Up Brevard
Ocala Housing Authority
Orange Blossom Family Health
Pirouette Group
Saint Stephen's Way
The Center for Affordable Housing
The Sharing Center
The Transition House, Inc.
Tootie's Grocery, LLC
Warley Park, Ltd
Wendover Housing for Today
Wings of Grace Ministries, Inc.

SOUTHEAST

\$38.7 Million CDFI Lending
\$23.2 Million NMTC Financing
581 Housing Units
128,959 Facilities Square Feet
1,439 Jobs Created

Boynton Beach CDC
Boys & Girls Clubs of Palm Beach County
Childcare Resources of Indian River
Common Ground
Community Partners of South Florida
Feeding Hope Village
Habitat for Humanity of Martin County
Habitat for Humanity South Palm Beach Co.
Holy Ground PBC
Housing Authority, City of Stuart
Legacy at 45TH Street
Neighborhood Renaissance
New Urban CDC / Urban League of PBC
Riviera Beach Housing Authority
Treasure Coast Food Bank

SOUTHWEST

\$21.8 Million CDFI Lending
\$37.8 Million NMTC Financing
1,074 Housing Units
110,493 Facilities Square Feet
2,153 Jobs Created

Bishop Museum of Science & Nature
Boys & Girls Clubs of Manatee Co.
Boys & Girls Clubs of Sarasota & DeSoto Co.
Community Assisted & Supported Living
Dunbar Improvement Association
Habitat for Humanity of Lee & Hendry Counties
Habitat for Humanity Sarasota
NDA Wauchula, LLC
Residential Options of Florida - ROOF
Sunshine Meadows
SW Florida Collaboratory

NORTHEAST

\$18.4 Million CDFI Lending
\$48.9 Million NMTC Financing
252 Housing Units
527,793 Facilities Square Feet
2,110 Jobs Created

Ability Housing, Inc.
Cade Museum

Feeding Northeast Florida
Florida School of Traditional Midwifery
Fresh Ministries
Grace and Truth CDC
Hitchcock's Market
Jacksonville KIPP School
Jessie Ball duPont Center
No Limits CDC
Northwest Jacksonville CDC
Starting Point Behavioral Healthcare
St. Johns Housing Partnership / Community Healthy Homes
Wealth Watchers

WEST

\$77.8 Million CDFI Lending
\$100.2 Million NMTC Financing
1,339 Housing Units
766,576 Facilities Square Feet
4,178 Jobs Created

Armature Works
Autism Inspired Academy
CAPC, Community Asset Preservation Corp.
CASA
CDC of Tampa
CDCT Gardens
C.H.O.I.C.E.
Circus & Traveling Shows Retirement Project
Colonnade Park, Ltd.
Community Service Foundation
Docked Living
Evara Health
Feeding Tampa Bay
Florida Home Partnership
Joyce's Mini Market and Deli, LLC
Housing & Education Alliance, Inc.
Innovation Village, LLC
Living Simplified, LLC
Livingstone Academy
Manifestations Village for Veterans
Mark Hunter
Metropolitan Ministries
NVC Haley Park
Pasco County Housing Authority
Pathway 2 Success
P.E.R.C.
Sail Future
St. Jude Great Commission CDC
Summerset Apartments
Sweetwater Organic Community Farm, Inc.
Tampa Bay CDC
Tampa Heights Jr. Civic Association
The Isaiah Project
Woodlawn Community Academy
Wright's Natural Market

NORTHWEST

\$11.3 Million CDFI Lending
\$11.9 Million NMTC Financing
701 Housing Units
32,000 Facilities Square Feet
750 Jobs Created

Community Enterprise Investments, Inc.
Community Housing Partners Corp.
Good News Outreach
Griffin Heights
Impactful Investment Partners, LLC
Palafox Landing, Ltd.
Town of Greenville, FL

EMERGENCY FINANCING

Healthcare Services Green Project COVID-19 Hurricane Food Access NMTC Project Multiple Loans