

FLORIDA COMMUNITY LOAN FUND provides flexible financing and expertise designed to strengthen communities across Florida, maximizing opportunities for people and places outside the economic mainstream. FCLF supports a wide range of community development projects serving low-income communities and low-income, at-risk and special needs populations wherever they are located. We offer maximum flexibility to better serve your needs. At FCLF we take the time to understand your organization and project to help ensure your success. FCLF is often able to:

- commit early in a project
- structure terms to meet cash flow needs of borrowers
- assume higher risks in underwriting
- provide free technical assistance from third party providers or FCLF staff

## HABITAT FOR HUMANITY

GREATER ORLANDO & OSCEOLA CO.



**\$2.25 MILLION FCLF FINANCING**  
**LAND ACQUISITION & CONSTRUCTION LOANS**  
**44 SINGLE-FAMILY AFFORDABLE HOMES FOR OWNERSHIP**

Habitat for Humanity of Greater Orlando & Osceola County has been facing the housing crisis in Central Florida

since 1986. With FCLF financing since 2020, Habitat Orlando is able to acquire land as it becomes available and move forward with construction, partnering with area families to become homeowners.

[www.habitatorlando.org](http://www.habitatorlando.org)

## COMMUNITY OF HOPE



**\$1.17 MILLION FCLF FINANCING, 3 LOANS**  
**24 AFFORDABLE RENTAL UNITS, APARTMENTS AND TOWNHOMES**  
**ON-SITE SUPPORTIVE SERVICES**

Community of Hope provides housing and supportive services for families with children and

others who have experienced homelessness. Services and management are provided through collaboration with local Housing Authority, state and local agencies. As well as providing housing for homeless families, these projects help stabilize their neighborhoods.

[www.hopeofbrevard.com](http://www.hopeofbrevard.com)



FINANCING FOR  
SINGLE FAMILY,  
MULTIFAMILY,  
AND SUPPORTIVE  
HOUSING

# 8,623 HOUSING UNITS

TOTALING

# 5.5 million square feet

AT 6.30.2024

## CONTACT US

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*This institution is an equal opportunity provider.*  
4/01/2025

# FINANCING FEATURES

## LOAN SIZE

- \$6.5 million maximum (no minimum loan size)
- Larger loan sizes may be available for real estate secured projects through partnerships with other conventional and nonprofit lenders

## LOAN TYPES

- Acquisition and development
- New construction and rehabilitation
- Lines of credit and guidance lines
- Interest only, mini-perm and permanent loans
- Refinancing for the following purposes:
  - take out seller financing;
  - substantial improvement in cash flow to improve the viability of a project;
  - the borrower has been offered a substantially discounted payoff which improves the stability of the project; or
  - FCLF is refinancing a loan that is less than 36 months old.

## TERMS

- Fixed rates 7.00% to 8.25%
- Commitment fee varies depending on type of loan, typically 0.25% to 1.0%
- 1.12x minimum DSC based on stabilized NOI
- No or minimal legal fees on typical transactions (standard third party closing costs including title insurance for all real estate loans)
- Terms up to 10 years with up to 35 year amortizations and no prepayment penalties

Financing terms are considered on a case-by-case basis and may be flexible; please speak with an FCLF Loan Officer for further details.

## COLLATERAL

- Loans must be secured
- Loan-to-value (LTV) will vary based on collateral type, typically 70% to 85%

## 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.



*Pictured: Community of Hope in Brevard County ribbon cutting celebration; Habitat for Humanity of Greater Orlando & Osceola County new home and homeowner.*

**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](http://www.FCLF.org).

**EXPERTISE AND CAPITAL  
TO HELP YOUR  
PROJECT SUCCEED.**

