

## COMMUNITY FACILITIES LENDING

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Finance Fund is a mission-guided, non-profit organization that drives capital, real estate development, and other resources to low- and moderate-income communities to improve quality of life.

Finance Fund invests in nonprofit organizations working on the ground in low- and moderate-income communities to support critical community facilities that improve education, employment, and mental and physical health outcomes.

### Eligible Borrowers

Any non-profit serving or expanding services to low- and moderate-income people and communities

### Eligible Uses

- Building acquisitions
- Renovation
- Leasehold improvements
- Furniture or equipment
- Working capital
- Refinancing of debt may also be possible

### Loan Limits

Up to \$4,000,000

### Rate & Terms

Fixed rate, with loan terms of 5-10 years. Longer amortization, up to 20 years is possible for real estate and other long-term fixed asset purchases.

### Collateral

Generally, a first lien on assets funded with loan proceeds.

### Preferred Equity

At least 10% of total project costs. Loan to value of 90% or less is preferred.

CONTACT FINANCE  
FUND'S LENDING TEAM:

[grow@financefund.org](mailto:grow@financefund.org)