Florida Community Loan Fund (FCLF) is a statewide, multifaceted financing entity that provides capital to improve economic and social conditions in both urban and rural communities. FCLF provides the expertise and capital necessary to make projects successful and help organizations improve lives and communities.

FCLF provides financing and technical assistance to community-based, nonprofit and for-profit organizations for projects serving low-income families and neighborhoods in Florida, as well as low-income, at-risk, and special needs clients. As these organizations have fewer sources and dollars available to make projects succeed, FCLF remains committed to supporting Florida’s community development infrastructure by using capital to help new projects get off the ground and ensure existing projects that provide direct benefits to at-risk populations remain viable. Investors and supporters include nearly all major financial institutions in Florida, leading foundations, religious communities and orders of faith, and federal and state governments. The organization’s success is based on its commitment to excellence, accountability to stakeholders, a clear focus on financial performance, and a commitment to achieving high social-impact results.

With its Community Development Fund (CDF), FCLF provides commercial loans of up to $1.6 million to nonprofit or mission-focused, for-profit organizations for construction, rehabilitation, lines of credit, term and permanent loans, acquisition and pre-development, and refinancing. FCLF’s Florida Preservation Fund (FPF) offers commercial real estate loans for the preservation of multi-family, affordable housing. And, under its New Markets Tax Credit (NMTC) program, the organization funds high-impact community facilities, green projects, and economic development.

To date, FLCF has received $151 million in NMTC allocations and $7 million in Financial Assistance and Technical Assistance awards from the CDFI Fund, which has allowed it to provide $51.7 million in statewide lending and $96.2 million in allocation for NMTC-financed projects. FCLF’s investments have leveraged an additional $433.8 million in financing.

The Transition House (TTH), headquartered in St. Cloud, Florida, provides long-term, high-quality treatment to support substance abuse recovery and mental health services for veterans and their dependent children, and a transition/work release program for Florida Department of Corrections inmates. All programs offer clients a place to stay for up to 24 months, with many services offered either in-house or nearby with transportation provided. TTH’s philosophy is that, through hard work and determination, clients will be able to mainstream back into society with renewed self-assuredness.

TTH first opened in 1993 with a 12-bed halfway house, and to date has provided case management, housing, and supportive services for over 600 clients. The organization has just gone through the successful process of Joint Commission Accreditation of Healthcare Organizations.

With FCLF financing, TTH has acquired and renovated several homes and facilities in blighted neighborhoods in Osceola and Lake Counties. It manages 16 one-bedroom apartments exclusively for veterans and 22 shelter beds. The financing also helped leverage nearly $1 million in other U.S. Department of Housing and Urban Development (HUD) and U.S. Department of Veterans Affairs (VA) funds. Moreover, the project employed at least half of the tenants during construction.