

STATE FACT SHEET

FLORIDA

An Annual Snapshot of CDFI Program Awardee Activity in Florida (FY 2023)

TOTAL INVESTMENT



74.9k originations totaling \$5.6 billion

JOBS



42.4k permanent FTE jobs 27.8k construction jobs

BUSINESS INVESTMENT



Of that activity, 48.4k loans and investments totaling \$392.4 million went to Florida businesses, nonprofits, and community facilities, with the balance going to individuals and families.

REAL ESTATE



5.1 million sq. ft. of commerical real estate constructed or rehabilitated

CONSUMER LOANS



3.4k consumer loans totaling \$7.1 million

MANUFACTURING



79 loans and investments totaling \$29.5 million to manufacturing and industrial businesses

HOUSING



13.3k home purchase and improvement loans totaling \$3.9 billion, including \$98.1 million to 270 first-time homeowners



4.1k affordable housing units financed

OTHER FACTS AND FIGURES (AS OF FEBRUARY 2025)

- There are 44 certified CDFIs headquartered in Florida, including 30 credit unions, 14 loan funds.
- There are 508 CDFI branches in Florida.
- The CDFI Fund has awarded a total of \$224.8
 million in financial assistance to Floridaheadquartered CDFIs along with \$1.6 billion
 in NMTC allocation and CDFI Bond awards to
 CDFIs and CDEs headquartered in Florida.

The following 44 CDFIs are headquartered in Florida:

- Calhoun Liberty Credit Union, Blountstown
- Financial Access Federal Credit Union, Bradenton
- Community South Credit Union, Chipley
- Central County Community Development Corporation, Fort Lauderdale
- Connect Credit Union, Fort Lauderdale
- Solar and Energy Loan Fund of St. Lucie County Inc., Fort Pierce
- VyStar Credit Union, Jacksonville
- We Florida Financial, Margate
- Launch Credit Union, Merritt Island
- BAC Funding Consortium, Inc., Miami
- Black Economic Development Coalition, Inc., Miami
- Miami Bayside Foundation Inc, Miami
- Miami Postal Service Credit Union, Miami
- Miami-Dade Affordable Housing Foundation, Inc., Miami
- Our Microlending, Llc, Miami
- JetStream Federal Credit Union, Miami Lakes
- Community Fund of North Miami-Dade Inc., Opa-locka
- Black Business Investment Fund, Inc., Orlando
- Fairwinds Credit Union, Orlando
- Florida Community Loan Fund, Orlando
- Orlando Credit Union, Orlando
- Priority Credit Union, Orlando
- Hello Credit Union, Panama City
- Innovations Federal Credit Union, Panama City
- Panhandle Credit Union, Panama City
- Loyalty CU, Pensacola
- Blue Coast Federal Credit Union, Perry
- Community Credit Union of Florida, Rockledge
- Brightstar Credit Union, Sunrise
- Dade County Federal Credit Union, Sweetwater
- Envision Credit Union, Tallahassee
- First Commerce Credit Union, Tallahassee
- Florida A&M University Federal Credit Union, Tallahassee
- Florida State University Credit Union, Tallahassee
- Grow Financial Federal Credit Union, Tampa
- GTE Federal Credit Union, Tampa
- Neighborhood Lending Partners of Florida, Inc., Tampa
- Solitas House, Inc., Tampa
- Suncoast Credit Union, Tampa
- Tampa Bay Federal Credit Union, Tampa
- USF Federal Credit Union, Temple Terrace
- Detroit Rehabilitation Initiatives LLC, West Palm Beach
- Guardians Credit Union, West Palm Beach
- Palm Beach County Black Business Investment Corporation, West Palm Beach