



Nonprofit financial and real estate resources

Where nonprofits come first.

Illinois • Indiana • Iowa • Missouri • Wisconsin

Supporting Iowa-area nonprofits through affordable, flexible financing for real estate and equipment needs.



IFF helps nonprofits serving low-income or special needs populations with below-market rate loans. IFF's standard loan is a 15-year mortgage for up to \$1.5 million. Second position loans with local banks, leasehold mortgages, and loans as small as \$10,000 for equipment, vehicles, or facility repairs are also available.

IFF has worked with agencies across Iowa and the Quad Cities area, including:

- AIDS Project Quad Cities
- Bethany for Children & Families
- Big Brothers Big Sisters of the Mississippi Valley
- Center for Active Seniors
- Center for Alcohol and Drug Services, Inc.
- Community Health Care, Inc.
- East Moline Citizens for a Community Center—Aldridge Child Development Center
- Greater Des Moines Habitat for Humanity
- Greenway of Burlington
- Habitat for Humanity of the Quad Cities
- Family Resources, Inc.
- Individual Advocacy Group, Inc.
- Neighborhood Housing Services of Davenport, Inc.



“Family Resources has been fortunate to partner with IFF over the years on our capital improvement projects.”

Cheryl Goodwin, President/CEO
Family Resources, Inc., Davenport, Iowa

Contact IFF to discuss a project, learn more about IFF's affordable loan program, or compare rates and terms.

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 Suite 203
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215 North Water Street
 Suite 225
 Milwaukee, WI 53202

IFF Loan Program Impact ⁽¹⁾

as of June 30, 2011

Total number of loans	881
Total loan volume	\$330.6 million
Total project costs	\$971.8 million
Renovated/constructed space (sq ft)	11.5 million
Cost savings for borrowers ⁽²⁾	\$18.9 million
Jobs created/maintained (FTE)	43,488

Community Impact ⁽³⁾

Child Care

Number of loans	136 loans
Loan volume	\$37 million
Child care slots created	4,574
Renovated/constructed space (sq ft)	828,407

Charter Schools

Number of loans	98 loans
Loan volume	\$58.8 million
Student seats created	21,353
Renovated/constructed space (sq ft)	2.4 million
Total credit enhancement grants	\$11.6 million
Total credit enhancement amount leveraged	\$175.3 million

Health Care

Number of loans	67 loans
Loan volume	\$29.6 million
New patients/visits	160,891
Renovated/constructed space (sq ft)	702,528

Housing ⁽⁴⁾

Number of loans	161 loans
Loan volume	\$54.4 million
Units created	2,059
Beds created	901
Renovated/constructed space (sq ft)	1.6 million

(1) Cumulative since 1990

(2) Transaction fees and first year interest

(3) Impact based on created units

(4) Includes both affordable and supportive/special needs housing

Loan Features and Benefits

- Financing from \$10,000 to \$1.5 million per project
- Terms to 15 years
- Below-market rates, with no rate variance based on risk
- No points and no application, processing, or prepayment fees on most loan products
- Financing for up to 95% of total project costs (not appraised value)
- Financing for leasehold improvements
- Second position loans

Types of Financing

- Land or building acquisition
- Renovation and new construction
- Facility maintenance or repairs (leased or owned)
- Equipment, furnishings, service-oriented vehicles
- Affordable housing*

* Loan features and benefits for affordable housing loans may differ from those described above.

Sectors Served

- Multi-service agencies
- Early childhood care and education
- Education (charter, choice, and private schools)
- Health care (FQHCs, CHCs)
- Youth, adult, senior services
- Affordable and supportive housing
- Special needs providers
- Community development
- Arts and culture

IFF is a nonprofit lender and real estate consultant dedicated to strengthening nonprofits and the communities they serve.

We work with nonprofits in Illinois, Indiana, Iowa, Missouri, and Wisconsin, with a focus on those that serve low-income communities and special needs populations.

To learn more about IFF, visit iff.org.