



Nonprofit financial and real estate resources  
Where nonprofits come first.  
Illinois • Indiana • Iowa • Missouri • Wisconsin

## Supporting nonprofits in Central and Southern Illinois 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 Central and Southern Illinois, including:

- Boys and Girls Clubs of Central Illinois
- Central Illinois Agency on Aging
- Child Care Association of Illinois
- Community Health and Emergency Services, Inc.
- Disabled Citizens Foundation
- Embarras River Basin Agency
- Goodwill Industries of Central Illinois
- Habitat for Humanity of Sangamon County
- Hardin County General Hospital
- Illinois Community Action Association
- Illinois Community College System Foundation
- Land of Lincoln Legal Assistance Foundation
- marcfirst
- PUKA Preschool
- Quincy Family YMCA
- Shawnee Health Service and Development Corporation
- Streator Unlimited
- United Methodist Children’s Home
- WorkSource Enterprises
- YouthBuild McLean County
- YWCA of Peoria



“IFF is a great partner to work with. They are very responsive and their turnaround time is exceptional.”

Fred Bernstein, Executive Director  
Community Health and Emergency Services, Inc.  
Carbondale, Illinois



“Thanks to IFF’s low rates on equipment financing we were able to replace our old boiler with more energy efficient ones.”

David Wilson, Executive Director  
Quincy Family YMCA, Quincy, Illinois

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

### Craig Staley

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 Chicago, IL 60602

920 South Spring Street  
 Suite 2400  
 Springfield, IL 62704

911 Washington Avenue  
 Suite 203  
 St. Louis, MO 63101

215 North Water Street  
 Suite 225  
 Milwaukee, WI 53202

### IFF Loan Program Impact <sup>(1)</sup>

as of December 31, 2009

Total number of loans	773
Total loan volume	\$269.7 million
Total project costs	\$718.3 million
Renovated/constructed space (sq ft)	10.1 million
Cost savings for borrowers <sup>(2)</sup>	\$16.8 million
Jobs created/maintained (FTE)	39,089

### Community Impact <sup>(3)</sup>

#### Child Care

Number of loans	131 loans
Loan volume	\$34.3 million
Child care slots created	4,619
Renovated/constructed space (sq ft)	818,107

#### Charter Schools

Number of loans	75 loans
Loan volume	\$40 million
Student slots created	17,645
Renovated/constructed space (sq ft)	2.1 million
Total credit enhancement grants	\$10.7 million
Total credit enhancement amount leveraged	\$148 million

#### Health Care

Number of loans	56 loans
Loan volume	\$24.6 million
New patients/visits	134,266
Renovated/constructed space (sq ft)	648,755

#### Housing <sup>(4)</sup>

Number of loans	116 loans
Loan volume	\$36 million
Units created	1,194
Beds created	759
Renovated/constructed space (sq ft)	814,255

(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

Founded in 1988, IFF is a nonprofit community development financial institution (CDFI) committed to strengthening nonprofits and their communities through affordable financing, real estate consulting, research, and public policy.

It serves nonprofits in Illinois, Indiana, Iowa, Missouri, and Wisconsin.

To learn more about IFF, visit [iff.org](http://iff.org).