



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

Supporting nonprofits in the Chicago metropolitan area 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 the Chicago metropolitan area, including:

- Abraham Lincoln Centre
- Asian Human Services
- Aunt Martha's Youth Service Center
- Cabrini Green Legal Aid Clinic
- Carole Robertson Center for Living
- Catholic Charities
- Center on Deafness
- Chicago Abused Women Coalition
- Chicago Commons Association
- Chicago Family Health Center
- The Children's Center of Cicero-Berwyn
- Community Support Services, Inc.
- Cornerstone Services, Inc.
- Counseling Center of Lake View
- Easter Seals DuPage and the Fox Valley Region
- Elgin Well Child Center
- Erie Family Health Center
- Ethiopian Community Association
- Family Shelter Service
- Giant Steps Illinois
- Habitat for Humanity Chicago South Suburbs
- Heartland Housing
- Home of the Sparrow
- Horizon Hospice and Palliative Care
- Individual Advocacy Group
- Jane Addams Hull House Association
- Jellybean Learning Center
- Little Bear Child Development Center
- Lutheran Social Services of Illinois
- Kenwood Oakland Community Organization
- Metropolitan Family Services
- The Night Ministry
- Noble Network of Charter Schools
- North Avenue Day Nursery
- North Lawndale College Prep Charter School
- NorthPointe Resources
- Oak Leyden Developmental Services
- One Hope United
- Puerto Rican Cultural Center
- Renz Addiction Counseling Center
- St. Leonard's Ministries



"IFF has been a key partner during all of our growth opportunities here at Erie family Health Center."

Lee Francis, President & CEO
Erie Family Health Center, Chicago



"IFF plays a key role in helping us create high-quality early education opportunities for Illinois' highest need areas."

Mark McHugh, Executive Director
One Hope United, Elgin, Illinois

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

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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 ⁽¹⁾

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 ⁽²⁾	\$16.8 million
Jobs created/maintained (FTE)	39,089

Community Impact ⁽³⁾

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 ⁽⁴⁾

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.