



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
- Carole Robertson Center for Learning
- 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.

Steve Bricker
Senior Loan Officer
sbricker@iff.org

Laurie Garrett
Loan Program Manager
lgarrett@iff.org

One North LaSalle Street, Suite 700
Chicago, Illinois 60602
312 629 0060



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 Suite 700
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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 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.