



Supporting Missouri-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 or facility repairs are also available.

IFF has worked with agencies across Missouri and the metropolitan Kansas City and St. Louis areas, including:

- 4-Sight Counseling
- Academie Lafayette Charter School
- Annie Malone Children and Family Services
- Assistance League of St. Louis
- Beyond Housing
- Black Cat Theatre
- Brookside Day School (BSDS, Inc.)
- Childgarden Child Development Center
- Della Lamb Community Services
- Good Shepherd School for Children
- Grace Hill Settlement House, Inc.
- Grand Center, Inc.
- Great Circle
- Herbert Hoover Boys and Girls Club
- Hope Academy
- IBS Industries
- Justine Petersen Housing and Reinvestment Corporation
- KIPP St. Louis
- Land of Lincoln Legal Assistance
- Meet the Need Development Corporation
- Metropolitan Community Church of Greater St. Louis
- Mid-Coast Radio Project, KKFI 90.1 FM
- Neighborhood Houses
- Paraquad, Inc.
- Plumbers' and Pipefitters' Local 101
- Restored Hope Remedial Services
- Riverview West Florissant Development Corporation
- Saint Louis ConnectCare
- St. Louis Language Immersion Schools
- St. Martin's Child Center
- South Grand Community Improvement District
- Thomas Jefferson Agricultural Institute
- UCP Easter Seals Heartland
- Urban Strategies, Inc.
- Valley Industries
- Wyman Center, Inc.



"The IFF philosophy got us a building we can afford and that will provide us with the program space we need."

Millie Krna, Executive Director
 Brookside Day School, Kansas City, Missouri



"IFF made it easy...they understand what they're looking at when they see your financials—they know who you are."

Jeff Lee, Chief Financial Officer
 Paraquad, St. Louis

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

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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.