



Supporting Wisconsin 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 Wisconsin, including:

- Advocap (Fond du Lac Townhomes, LLC)
- Center for Veterans Issues (Veterans Manor, LLC)
- City on a Hill (Lisbon Terrace, LLC and William Pasavant RCAC, LLC)
- Community Advocates, Inc.
- Fox Cities Community Health Center
- Heartland Housing, Inc.
- HOPE Christian Schools, Inc.
- Housing Resources, Inc.
- HR Academy
- Independent Living
- La Causa
- Lutheran Social Services of Wisconsin and Upper Michigan
- Milwaukee Women's Center
- Northwest Side CDC (Villard Square Grandfamily, LLC)
- The Parenting Network
- Planning Council for Health and Human Services
- Risen Savior Evangelical Lutheran Church
- River Revitalization Foundation
- St. Catherine Residence
- Seeds of Health, Inc.
- Southeastern Youth & Family Services
- Stepping Stones Child Development Center
- United Methodist Children's Services Townhomes
- Volunteers of America-Wisconsin
- Walker's Point Center for the Arts
- Wisconsin Regional Training Partnership



"This project could not have gone forward without IFF's unique understanding of how nonprofits are financed and how we pursue our mission."
Joe Volk, Executive Director
Community Advocates, Inc., Milwaukee



"IFF's understanding of nonprofit needs and knowledge of our neighborhood and city was a huge factor in making our long held dream of ownership a reality."
Gary Tuma, Executive Director
Walker's Point Center for the Arts, Milwaukee

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

Lanie Wasserman
Director of Lending, Wisconsin
215 North Water Street, Suite 225
Milwaukee, Wisconsin 53202
414 563 1100
lwasserman@iff.org



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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.