Baltimore Community Lending (BCL) is committed to revitalizing and strengthening Baltimore’s underserved neighborhoods. BCL provides financing for the acquisition and rehabilitation of residential and commercial real estate that will provide affordable housing or meet other community development needs. BCL works with a variety of funding partners dedicated to community development in order to offer its customers competitive rates and terms.

**Financial and Social Impact**

- Multifamily and commercial loans made: 209 totaling $167.5 million
- Single family loans made: 247 totaling $14 million
- Housing units created: 2,047 rental units and 246 rehabilitated homes
- Individuals served by transitional housing financed by BCL: 314

**Success Story: St. James Place, Baltimore, MD**

BCL provided financing to help minority developer Wendy Blair create St. James Place, a mix of residential and retail space in Baltimore City’s Westside redevelopment area. The project has transformed an historic office building into a property combining 25 apartments and 18,000 square feet of retail space, and is helping the neighborhood regain the luster that once made it one of Baltimore’s main retail and entertainment districts. This project also resulted in five new permanent jobs.

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