The Florida Community Loan Fund (FCLF) provides flexible capital and expertise to make projects successful and help organizations improve lives and communities. Founded in 1994, FCLF became Florida’s first certified statewide Community Development Financial Institution (CDFI) in 1996 and a New Markets Tax Credit allocatee since 2003. Today it is a lending institution serving both non-profit and for-profit borrowers and developers. Investors and supporters of FCLF include financial institutions, foundations, religious investors from various denominations, as well as federal and state government. FCLF’s success is based on commitment to excellence, accountability to its stakeholders, a clear focus on financial performance, and a strong commitment to achieving high social impact results.

Success Story: The Transition House, St. Cloud, FL

The Transition House, Inc., provides long-term, high quality treatment to support substance abuse recovery and mental health services for Central Florida’s most disenfranchised residents, with a focus on veterans and former inmates. All programs encourage hard work and determination and include a place to stay for up to two years, with a goal of returning to mainstream society with renewed confidence. Since 1993, Transition House has grown from one 12-bed halfway house to providing permanent supportive housing for 1,800 clients a year. Financing from FCLF has been instrumental in more than 20 Transition House projects. For example, three abandoned homes were converted into 12 apartments for veterans in need of a home. Another project converted an old four-unit rental into affordable apartments for homeless female veterans and their children. For our U.S. military veterans, organizations like The Transition House are improving Florida communities by providing housing and essential services such as addiction recovery and behavioral health counseling.

Financial and social impact

- $95 million in financing through 234 loans, to projects totaling $400 million
- $156 million in NMTC allocation deployed, to 17 projects totaling $431 million
- 9,100 jobs created or retained
- 4,400 housing units created
- 1.7 million square feet in 114 facilities

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