Florida Community Loan Fund (FCLF) exists to maximize opportunities for people and places outside of the economic mainstream. FCLF does this by providing capital and expertise to make projects successful and helps organizations improve lives and communities. Founded in 1994, FCLF became Florida’s first certified, statewide Community Development Financial Institution (CDFI) in 1996 and has been a New Markets Tax Credit (NMTC) allocatee since 2003.

Today FCLF is a lending institution serving both nonprofit and for-profit borrowers and developers as they provide Florida communities with safe, affordable housing, community facilities to deliver essential social services, and commercial and retail space to encourage economic development. 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 strong commitment to achieving high social impact results.

**Success Story: The Evans Center, Palm Bay, FL**

The Evans Center in Brevard County, Florida, stands on the site of a former locally-owned grocery store and unites and revitalizes its community with access to healthy foods, on-site healthcare, and programs, including nutrition education and job training. The center’s purpose was identified by area residents through surveys, which confirmed the needs in the community. With FCLF providing $700,000 in financing for construction, the new 6,000 square foot facility offers easy access within walking distance for many neighbors to fresh food, healthcare, wellness programs, job training, and community meeting space.

“Thanks to FCLF’s partnership on this economic development project, area residents are filled with hope and excitement.” – Lynn Brockwell-Carey, Project Manager, Evans Center