Habitat Mortgage Solutions (HMS) is a nationally certified community development financial institution (CDFI). HMS is a wholly-owned entity of Habitat for Humanity International (HFHI) and was created to serve its domestic affiliate universe to support the mission of affordable housing. HMS assists affiliates in their work as mortgage originators, homebuilders, and sellers, providing affordable housing solutions to underserved communities.

**CDFI Story: Habitat McLean, Bloomington, IL**

Amid COVID-19 fundraising shortages and PPP loan delays, HMS provided critical project financing to Habitat McLean, a high-performing, mid-sized affiliate located in Bloomington, Illinois. HMS provided a $200,000 predevelopment and construction loan with a five-year term, which allowed Habitat McLean to build two new homes in fall 2020. Without HMS financing, the construction would have been severely delayed.

### Financial and Social Impact

- 20+ year track record of lending
- Over $200 million provided in financing
- 700+ loans originated
- 100% repayment rate
- Over 12,000 homes funded
- Estimated 50,000 individuals housed
- 100% of families served have been at or below 80% area median income

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