



## Long-term, Low-cost Capital for Projects in Underserved Communities

Capital Impact Partners is expanding financing options for projects in underserved communities by offering qualified borrowers access to long-term loans that could significantly reduce your organization's monthly debt service.

Through a federally guaranteed program we can provide your organization with fixed-rate, long-term financing that will support your financial stability and control facility costs.

### KEY FEATURES

- ▶ Affordable permanent loans to build stronger communities
- ▶ Up to 25-year term, fully amortizing note
- ▶ Ability to take advantage of today's historically low interest rates
- ▶ Opportunity to refinance a balloon payment, floating interest rate, or rate reset
- ▶ Fixed interest rate for the full term of the loan
- ▶ Low transaction costs

This financing can be applied to a variety of projects that serve low-to-moderate-income people, including charter schools, childcare centers, healthcare facilities, supermarkets, affordable housing, senior facilities and commercial real estate facilities.

**We invite you to apply for long-term financing through Capital Impact Partners.**

Sample Terms	
<b>Loan Amount:</b>	<b>Min:</b> \$2 million <b>Max:</b> \$20 million
<b>Loan Term:</b>	<b>Min:</b> 15 years <b>Max:</b> 25 years
<b>Payments:</b>	Level, monthly, principal-and-interest payments required the full term of the loan.
<b>Interest Rate:</b>	Rate fixed at closing, indexed to the applicable U.S. Treasury Rate.
<b>Fees:</b>	Origination Fee: 1%-1.5% of Loan Amount. Borrower is responsible for all third-party expenses associated with the transaction. Lenders reserve the right to collect fees during the underwriting period to pay for the costs of due diligence.
<b>Loan Purpose:</b>	Projects must primarily serve persons earning 80% or less of the Area Median Income or be located in low- or moderate-income census tracts.
<b>Collateral Requirements:</b>	First-mortgage lien on project real estate; other forms of collateral will be evaluated on a case-by-case basis and requires a first-priority interest.
<b>Loan to Value:</b>	Maximum 80% of total collateral value, based on third-party appraisal for real estate and other generally accepted valuation methods for other accepted forms of collateral; financing requests which exceed 80% of total collateral value will be evaluated on a case-by-case basis.

Financing subject to underwriting approval.

### TRANSFORMING UNDERSERVED COMMUNITIES INTO STRONG, VIBRANT PLACES OF OPPORTUNITY



CAPITAL IMPACT  
PARTNERS

a mission-driven Community  
Development Financial Institution



**30**  
**YEARS**

experience working in  
underserved communities



**\$2.5**  
**BILLION**

invested in projects that  
deliver social impact

Strategic Financing ▶

Program Incubation ▶

Capacity Building

To learn more about how we can help you, contact  
**Ian Wiesner** at **313-230-1116** or **[iwiesner@capitalimpact.org](mailto:iwiesner@capitalimpact.org)**

# Whatever your financing need **CAPITAL IMPACT HAS DONE IT**



**ACQUISITION LOANS**  
to purchase land  
and buildings



**BRIDGE LOANS**  
to bridge grant funding or  
tax-credit equity investment



**CONSTRUCTION LOANS**  
to finance from-the-ground-up  
construction and renovation projects



**PRE-DEVELOPMENT LOANS**  
for feasibility planning, architectural  
drawings, and other early needs



**TENANT IMPROVEMENT LOANS**  
to finance renovation at  
a leased facility



**TERM LOANS**  
to take out construction loans  
or leverage New Markets Tax  
Credit transactions



**EQUIPMENT LOANS**  
to purchase equipment



**WORKING CAPITAL LOANS**  
to finance operating  
cash flow needs



**LEVERAGE GOVERNMENT PROGRAMS**  
to offer New Markets Tax Credits and  
Federally Guaranteed Bonds

## Delivering Social Impact Nationwide

Capital Impact Partners champions social and economic justice for underserved communities, transforming them into communities of opportunity that foster good health, economic opportunity, and interconnectedness. Through mission-driven lending, incubating social impact programs, impact investing, and policy reform, we partner with local communities to help create equitable access to health care and education, healthy foods, affordable housing, and dignified aging for those most in need.



**2.5 MILLION**

**PATIENTS**  
receiving health care at  
533 community health centers



**253,000**

**STUDENTS**  
in 248 high-quality  
charter schools



**1.1 MILLION**

**PEOPLE**  
with access to healthy  
food from 88 local retailers



**37,000**

**ELDERS**  
aging in their community  
through 190 communities



**38,000**

**AFFORDABLE HOUSING**  
units in 246  
communities



**870,000**

**COOPERATIVE CUSTOMERS**  
served by 291  
co-op businesses

WE HAVE DEPLOYED OVER **\$2.5 BILLION** TO SERVE NEARLY  
**5 MILLION PEOPLE** AND CREATE MORE THAN **32,500 JOBS**  
NATIONWIDE IN SECTORS CRITICAL TO VIBRANT COMMUNITIES.



**CAPITAL IMPACT**  
PARTNERS

