



MAIN OFFICE: 501 Magnolia Avenue, Suite 100, Orlando, Florida 32801-1364
Phone: (407) 246-0846 ** Fax: (407) 246-0856 ** Toll-Free: (888) 578-2030

TAMPA FIELD OFFICE: 8024 Pine Hill Drive, Tampa, FL 33617-7602
Phone: (813) 985-9553 ** Fax: (813) 985-3670

JACKSONVILLE OFFICE: 1728 Kingsley Avenue, Suite 26, Orange Park, FL 32073-4460
Phone: (904) 215-0459 ** Fax: (904) 215-5321

SARASOTA FIELD OFFICE: 3030 Bayshore Road, Sarasota, FL 34234-5722
Phone: (941) 360-1445 ** Fax: (941) 351-2110

THIS BINDER CONTAINS TWO SEPARATE LOAN APPLICATIONS:

- An application to be used for Affordable Housing or Supportive Housing projects; and
- An application to be used for Community Facilities or Economic Development projects.

Each application form is 2 pages in length and contains instructions, as well as a list of required information. If you have questions or are unable to download the rest of this document, call our Main Office at (407) 246-0846.



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AFFORDABLE HOUSING / SUPPORTIVE HOUSING - LOAN APPLICATION INSTRUCTIONS:
COMPLETE AND SIGN APPLICATION FORM AND ATTACH RESPONSES TO ALL OF THE NUMBERED SECTIONS BELOW.
RETURN APPLICATION FEE OF \$250.00 AND COMPLETED APPLICATION PACKAGE TO:
501 North Magnolia Avenue, Suite 100, Orlando, Florida 32801-1364

ORGANIZATION NAME:		Federal Employer ID Number:	Year Incorporated:	Year Rec'd 501c3:
STREET Address:		City:	State:	Zip:
MAILING Address:		City:	State:	Zip:
WEBSITE Address:		Phone:	FAX:	
PRIMARY CONTACT:		Title:	Phone:	Email:
Secondary Contact:		Title:	Phone:	Email:
PROJECT Name:		Total Project COST:	AMOUNT REQUESTED:	
TYPE of Project:		PROJECT LOCATION - Where is the project located?		
Affordable Housing		Address/City/County:		
Supportive Housing		Census Tract		
INTEREST RATE Requested:		TERM of Loan Requested:		
INTEREST ONLY Period? (If yes, how long?)		AMORTIZED? (If yes, over what length of time?)		
Other Terms (describe):				
Section 1:	CORPORATION - Provide the organization's [a] Certificate of Good Standing; [b] Section 501(c)(3) Determination Letter; [c] Articles of Incorporation; [d] Bylaws; and [e] Conflict of Interest Policies.			
Section 2:	STAFF – Provide [a] an employee organizational chart and specify the total number of employees; [b] a list of key staff members that includes job titles, duties, years with organization; and [c] resumes or descriptions of relevant experience.			
Section 3:	BOARD – [a] Provide a complete list of the Board of Directors. Include tenure with Board, addresses, place of employment, home and work contact numbers, other Board positions held and other affiliations in the community; and [b] include resume or description of experience relevant to your organization. [c] Indicate the number of current Board vacancies.			
Section 4:	HISTORY – [a] Provide a brief, but complete, description of the mission, major program activities, and history of the organization. [b] Specify the number of clients served by the organization annually for the previous three years. [c] Identify the geographic area(s) served by the organization, if applicable. [d] Identify major historical and projected funding sources.			
Section 5:	TRACK RECORD – [a] Provide a description of the organization's track record in completing projects similar to this one. [b] Describe experience of key staff or Board members in completing projects similar to this one.			
Section 6:	PROJECT – [a] Provide a narrative description of the project for which the organization is requesting financing. Include in the description how low-income individuals will be positively impacted by this project. Identify the staff members assigned to manage the completion of the project. Identify all outside organizations that will be part of the project. [b] If applicable, include a market study that demonstrates the demand for the housing being provided.			
Section 7:	SOCIAL IMPACT – [a] Provide the number of housing or supportive housing units to be created, the income levels of the clients or households served, and any other relevant information. [b] Provide Census Tracts in which the housing will be built. [c] If supportive housing, provide information on any supportive social services to be provided or delivered. Be sure to include qualitative measurements as well as quantitative measurements that the organization may use to measure the impact [continued]			

	of the project or program. [d] If the organization currently provides social impact reports to other funding sources, include the most recent annual reports. [e] If work is done in partnership with another organization, provide its name and explain its role.		
Section 8:	DEVELOPMENT BUDGET – [a] Provide a development budget that lists all Sources and Uses of funds for the project. Include all costs associated with the project and the names of all entities providing financing/funding, along with the hard and soft costs. [b] If new construction or rehab, include a construction timeline.		
Section 9:	OPERATIONAL BUDGET – Provide an itemized budget for managing or running the project and/or program, if applicable. Include project/program cash flow projections monthly during the first 12 months and annually thereafter.		
Section 10:	COLLATERAL – [a] Provide a description of the collateral being offered to secure the loan with an estimate of value. Provide all of the following, if available: [b] a purchase contract for the property; [c] digital photographs of the property and immediate vicinity; [d] a professional property appraisal less than one year old; [e] the county property appraiser's valuation.		
Section 11:	FISCAL YEAR END FINANCIALS - Provide [a] audited financial statements (include Audit Opinion Letter; Notes to Financials; Management Letter; and OMB-A133 reports, if applicable) and [b] IRS Form 990's (Return of Organization Exempt from Income Tax) for the last three fiscal years of the organization.		
Section 12:	INTERIM FINANCIALS – [a] Provide a Balance Sheet and an Income Statement less than 60 days old. [b] Provide a copy of the organization's budget for the current fiscal year.		
Section 13:	REFERENCES - Provide the names of three references outside of the organization that are familiar with the proposed program/project or are familiar with the organization. Specify at least one reference that is familiar with the organization's credit history. Include relationship to the organization, job title, and phone number.		
Section 14:	PROMOTIONAL MATERIAL - Include annual reports, brochures, flyers or other relevant printed promotional material.		
Section 15:	Answer "YES" or "NO" to the following questions in the space provided for each. If "YES," provide a detailed list and description in answer to the question.		
	[a] Has there ever been any legal action taken in which the organization or any of its Board, any of its key staff or any parent, subsidiary, affiliate or related organization is named?		
	[b] Do any outside companies employ any staff members of the applicant organization?	[g] Are there any outside companies doing business with the organization that are owned by or employ Board members?	
	[c] Do any staff members of the applicant organization own outside companies?	[h] Are any members of the Board related to each other?	
	[d] Are any relatives of staff members employed by the applicant organization?	[i] Is the applicant organization a parent of any subsidiary company or an affiliate of any related company?	
	[e] Are any relatives of staff members serving on the Board of Directors of the applicant organization?	[j] Is the applicant organization a subsidiary of any other company?	
	[f] Are any relatives of the Board of Directors employed by the applicant organization?	[k] Does the applicant organization share all or a majority of its Board with any other organization?	
Section 16:	I HEREBY CERTIFY THE FOLLOWING TO THE FLORIDA COMMUNITY LOAN FUND (FCLF):		
	<ul style="list-style-type: none"> ▪ that I am the Board President, Executive Director, President or CEO of the applicant organization named above; ▪ that the applicant organization named above is duly organized and validly existing under Florida law and is authorized to do business in Florida; ▪ that I am duly authorized by the Board of Directors of the applicant organization named above to act on its behalf in applying for credit; ▪ that the applicant organization named above (including any parent, subsidiary or affiliate) has never filed bankruptcy; ▪ that the applicant organization named above (including any parent, subsidiary or affiliate) has never been de-barred, suspended, declared ineligible nor had any contract terminated by default by any local, state or federal organization or agency; ▪ that the applicant organization named above (including any parent, subsidiary or affiliate) has never been indicted or otherwise criminally or civilly charged by any local, state or federal organization or agency; ▪ that the information contained in this loan application is true and accurate to the best of my knowledge and that I have disclosed all information of which I have knowledge that would be useful to FCLF in evaluating this request; ▪ that by signing below I hereby authorize FCLF to investigate and verify any of the information that I have provided including contacting third parties; ▪ that by signing below I hereby authorize FCLF to investigate the credit history of the applicant organization named above (including any parent, subsidiary or affiliate) including contacting third parties; ▪ that by signing below I hereby authorize FCLF to share any information about the applicant organization named above (including any parent, subsidiary or affiliate) with other creditors and with credit reporting organizations; and ▪ that I hereby acknowledge that any information that I have provided may be shared with agencies of the State or Federal Government and, therefore, may become a matter of public record and that by signing below I hereby authorize FCLF to do so. 		
SIGNATURE:	Name/Social Security Number:	Title:	Date:



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COMMUNITY FACILITIES / ECONOMIC DEVELOPMENT - LOAN APPLICATION INSTRUCTIONS:
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 RETURN APPLICATION FEE OF \$250.00 AND COMPLETED APPLICATION PACKAGE TO:
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ORGANIZATION NAME:		Federal Employer ID Number:	Year Incorporated:	Year Rec'd 501c3:
STREET Address:		City:	State:	Zip:
MAILING Address:		City:	State:	Zip:
WEBSITE Address:		Phone:	FAX:	
PRIMARY CONTACT:		Title:	Phone:	Email:
Secondary Contact:		Title:	Phone:	Email:
PROJECT Name:		Total Project COST:	AMOUNT REQUESTED:	
TYPE of Project:		PROJECT LOCATION - Where is the project located?		
Community Facility		Address/City/County:		
Economic Development		Census Tract		
INTEREST RATE Requested:		TERM of Loan Requested:		
INTEREST ONLY Period? (If yes, how long?)		AMORTIZED? (If yes, over what length of time?)		
Other Terms (describe):				
Section 1:	CORPORATION - Provide the organization's [a] Certificate of Good Standing; [b] Section 501(c)(3) Determination Letter; [c] Articles of Incorporation; [d] Bylaws; and [e] Conflict of Interest Policies.			
Section 2:	STAFF - Provide [a] an employee organizational chart and specify the total number of employees; [b] a list of key staff members that includes job titles, duties, years with organization; and [c] resumes or descriptions of relevant experience.			
Section 3:	BOARD - [a] Provide a complete list of the Board of Directors. Include tenure with Board, addresses, place of employment, home and work contact numbers, other Board positions held and other affiliations in the community; and [b] include resume or description of experience relevant to your organization. [c] Indicate the number of current number of Board vacancies.			
Section 4:	HISTORY - [a] Provide a brief, but complete, description of the mission, major program activities, and history of the organization. [b] Specify the number of clients served by the organization annually for the previous three years. [c] Identify the geographic area(s) served by the organization, if applicable. [d] Identify major historical and projected funding sources.			
Section 5:	TRACK RECORD - [a] Provide a description of the organization's track record in completing projects similar to this one. [b] Describe experience of key staff or Board members in completing projects similar to this one.			
Section 6:	PROJECT - Provide a narrative description of the facility or economic development project for which the organization is requesting financing. Identify the staff members assigned to manage the completion of the project. Identify all outside organizations that will be part of the project. Include in the description how the low-income community will be positively impacted by this project. [b] Provide a business plan for facility or project and, if applicable, a market study.			
Section 7:	SOCIAL IMPACT - [a] Provide the number of low-income clients to be served, the income levels of the clients, and any other relevant information. [b] Provide Census Tracts in which the facility/project will be built. Provide economic data on the community being served by the facility/project and how its creation and purpose fit into any larger redevelopment plan in place for the community. [c] If a community facility, provide information on the kind of social services to be provided or delivered. Be sure to include qualitative measurements as well as quantitative measurements that your organization may use			

	to measure the impact of the project or program. [d] If an economic development project, include either the number, types and income levels of jobs created or preserved; or the number and types of businesses to be attracted to the community. [e] If the organization currently provides social impact reports to other funding sources, include the most recent annual reports. [f] If work is done in partnership with another organization, provide its name and explain its role.		
Section 8:	DEVELOPMENT BUDGET – [a] Provide a development budget that lists all Sources and Uses of funds for the project. Include all costs associated with the project and the names of all entities providing financing/funding, along with the hard and soft costs. [b] If new construction or rehab, include a construction timeline.		
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SIGNATURE:	Name/Social Security Number:	Title:	Date: