

# Expanding Housing Affordability



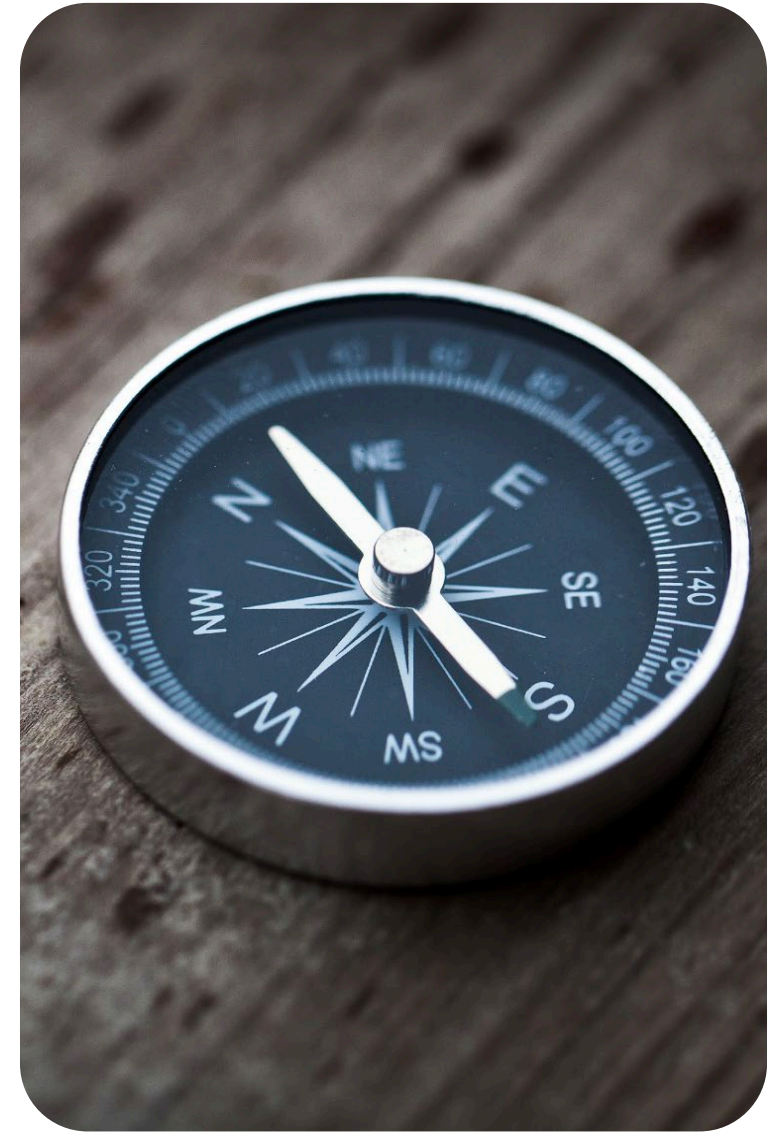
# Our North Star

## Mission

Locus is a CDFI that creates access to capital by developing community partnerships and innovative tools that tackle systemic challenges and advance promising opportunities.

## Vision

All people and places have the capital and ecosystem partners needed to realize prosperous futures.





# Our Focus Areas

Designed to meet financial and social returns, our products and programs support the essential resources that contribute to vibrant, resilient communities.



**Small  
Business**



**Affordable  
Housing**



**Clean  
Energy**



**Healthy Food  
Systems**

# Locus Impact Since 2006

**\$3.94B**

total impact

**15,400**

jobs created or  
retained



**43,427**

advisory service  
hours



**\$42m**

invested in healthy  
food enterprises



**\$274M**

total unlocked  
through guarantees



1,717 projects supported  
equaling \$1.18 billion  
in loan originations

**14,400**

housing units  
financed



**211 MW**

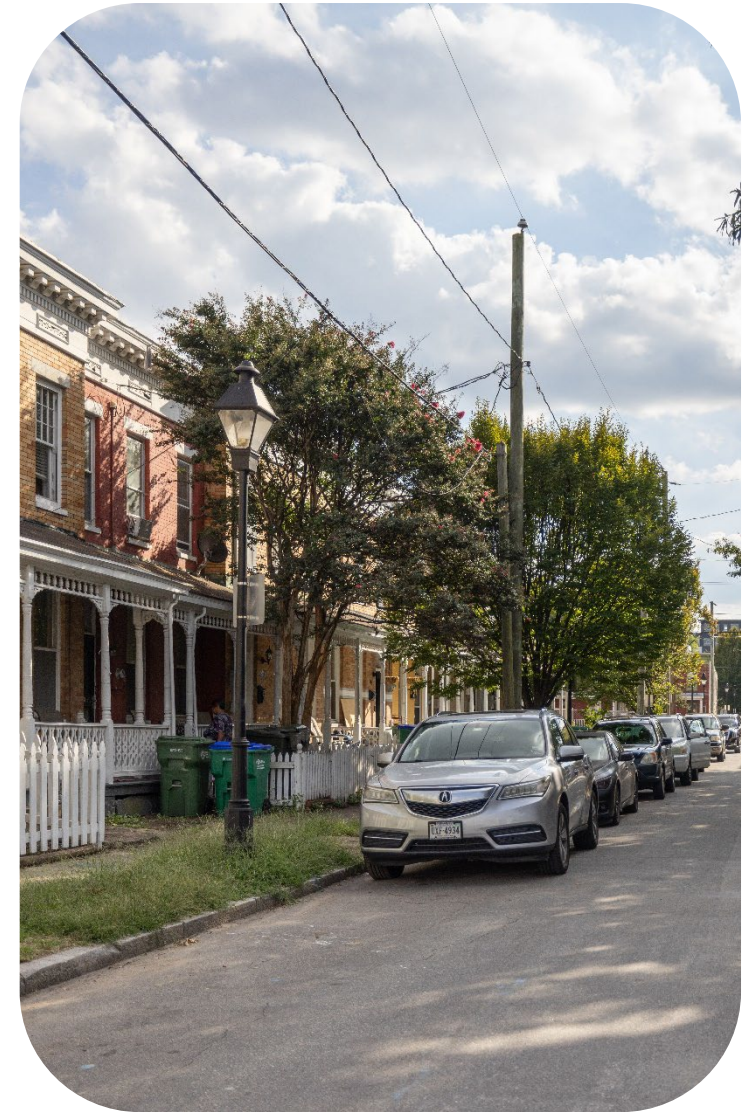
solar energy  
produced



# Bringing Community Impact Home

Our innovative financing tools for mission-driven real estate developers and non-profit organizations include:

- Acquisition/refinance mini-perm loans
- Construction loans
- Historic Tax Credit bridge loans
- LIHTC financing, including predevelopment loans





# Spotlight: Pulaski Lofts

- **What:** Historic Tax Credit bridge loan
- **How:** Adaptive reuse & construction of 102 new affordable housing units
- **Where:** Pulaski County, VA
- **Why:** To address the housing shortage currently estimated at a 5,500 deficit for the New River Valley region
- **Developer:** LBD Investments



# Spotlight: Claremont School

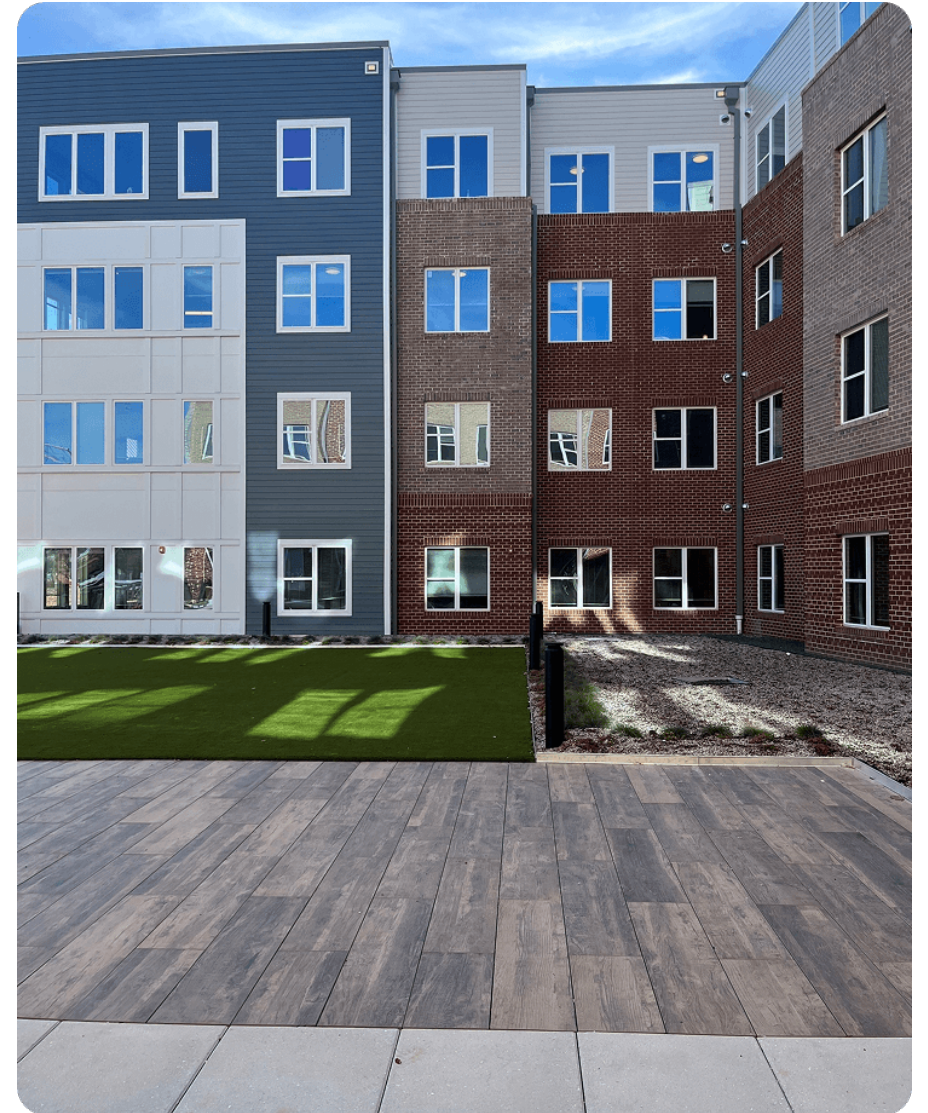
- **What:** Historic Tax Credit bridge loan, LIHTC Bridge and construction to Perm including Capital Magnet Funds
- **How:** Adaptive reuse & construction of 50 new affordable housing units
- **Where:** Pulaski County, VA
- **Why:** To address the housing shortage currently estimated at a 5,500 deficit for the New River Valley region
- **Developer:** Landmark Asset Services, Inc.





# Spotlight: Kindlewood

- **What:** LIHTC Bridge
- **How:** Zero displacement, four-phase development guided by resident-led committee (100 new units in Phase 2)
- **Where:** Charlottesville, VA
- **Why:** Expanding access to safe, stable, and affordable housing for individuals and families
- **Developer:** Piedmont Housing Alliance





# Spotlight: Dan River Falls

- **What:** Historic Tax Credit Bridge & Construction to Perm Loan
- **How:** Redevelopment of historic textile mill into vibrant, mixed-use housing (150 units) & community hub
- **Where:** Danville, VA
- **Why:** Transforming a symbol of Danville's industrial past into riverfront housing, business opportunities, and public space
- **Developer:** The Alexander Company, Inc. located in Wisconsin



# Additional Financing Sources

- **DHCD: Industrial Redevelopment Fund (IRF)**
- **AHP Program: Federal Home Loan Bank**
- **Capital Magnet Funds: Locus can use to lower rate**
- **Tobacco Commission: Workforce Housing pilot program**





# Contact us



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