



As a certified Community Development Financial Institution and intermediary, **Community Health Center Capital Fund (“Capital Fund”)** manages several health center loan programs, including a direct loan program to assist Federally Qualified Health Centers (FQHCs) and similar organizations in financing their capital projects. With the goal of “filling gaps” in a health center’s financing plan, we seek to leverage our loans and programs through relationships with multiple other sources of capital, which together can meet the capital financing needs of health centers.

Through providing capital structured to meet health centers’ needs, Capital Fund seeks to support the growth and development of community-based health centers serving low-income and uninsured populations nationwide.

We know health centers. Get to know us!

Eligibility: Capital Fund provides affordable, flexible loans to FQHCs (Section 330s and Look-alikes); other similar organizations may be eligible as determined on a case-by-case basis.

Loan Purposes: Real estate acquisition, construction, renovation, expansion, leasehold improvements; related equipment purchases; bridge loans for grants, fundraising campaigns or in conjunction with Historic or other Tax Credits; NMTC-related loans and day loans.

Loan Size: Up to \$2 million. Loans of larger size may be available through participating agreements with other lenders; please contact Capital Fund to discuss your needs.

Term/Amortization: Loan terms up to 90 months; flexible amortization schedules.

Interest Rate: Interest rate based on funding source, current market conditions and underwriting/risk analysis of borrower; designed to be competitive with the current market.

Repayment: Flexible terms, depending on loan type: interest-only or partially amortizing (with balloon payment at maturity), or fully amortizing with the amortization schedule to be determined.

Collateral: Senior or subordinate position on real estate and other collateral, evaluated on a case-by-case basis.

Fees: 1% origination fee. Borrower pays all costs associated with loan closing, including legal, title/recording, appraisal, environmental assessments, etc.

Capital Fund is the lending affiliate of Capital Link; as such, health centers that utilize Capital Link’s technical assistance services receive first priority for loans.