

# A Guide to Ohio's CDFIs

This matrix is designed to help individuals and businesses find the Community Development Finance Institution that meets their needs.

Use the **Borrower Type** section to find a CDFI that lends to non-profits, for-profits, or individual consumers.

Use the **Lending Focus** section to find CDFIs that work within your project type.

Use the **Geography** section to see if the CDFI operates statewide or in a specific location.

	Borrower Type			Lending Focus									Geography
	Non-Profits	For-Profits	Individual Consumers	Small Business Lending	Residential Development	Mixed-Use Development	Commercial Development	Industrial/Manufacturing Development	Sustainability	Facilities	Healthy Food	Consumer Mortgage	Focused Geography
Appalachian Growth Capital**		✓		✓									32 Appalachian counties
Cincinnati Development Fund	✓	✓			✓	✓	✓	✓	✓	✓	✓		Greater Cincinnati, MSA
CityWide Development	✓	✓		✓		✓							Dayton
Common Wealth Revolving Loan Fund		✓		✓									Statewide
Economic and Community Development Institute (ECDI)		✓		✓									Statewide
Enterprise Community Loan Fund	✓	✓			✓	✓		✓		✓			Cleveland
Finance Fund Capital Corporation	✓	✓		✓	✓	✓	✓	✓		✓	✓		Statewide
Greater Cincinnati Microenterprise Initiative, Inc.		✓		✓									Greater Cincinnati
IFF	✓				✓	✓			✓	✓	✓		Statewide
Local Initiatives Support Corporation (LISC)	✓	✓		✓	✓	✓	✓			✓	✓		Toledo/Cincinnati/Rural Ohio
Neighborhood Development Services, Inc.				✓	✓		✓						NE Ohio (12 counties)
Neighborhood Housing Services of Hamilton, Inc.			✓	✓								✓	Butler County
Neighborhood Housing Services of Toledo, Inc.			✓									✓	Toledo neighborhoods
New Entrepreneurs Opportunity Fund		✓		✓									Ashtabula County
Ohio Capital Finance Corporation	✓	✓			✓	✓							Statewide
The Affordable Housing Trust for Columbus and Franklin Co.	✓	✓			✓								Franklin County
Village Capital Corporation	✓	✓			✓	✓	✓			✓	✓		NE Ohio (18 counties)
West Central Development Corporation		✓		✓									Statewide
Youngstown Neighborhood Development Corporation**			✓									✓	Youngstown

Source: <https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/default.aspx>; CDFI websites and in-depth interviews conducted March and April 2017

\*One additional CDFI named Northwest Ohio Development Agency was identified as certified in Ohio, but we were unable to find information about it.

\*\*Appalachian Growth Capital and YNDC's CDFI, REVITALIZE Home Mortgage, Inc. are not yet certified CDFIs