

Institutional Investment Opportunities

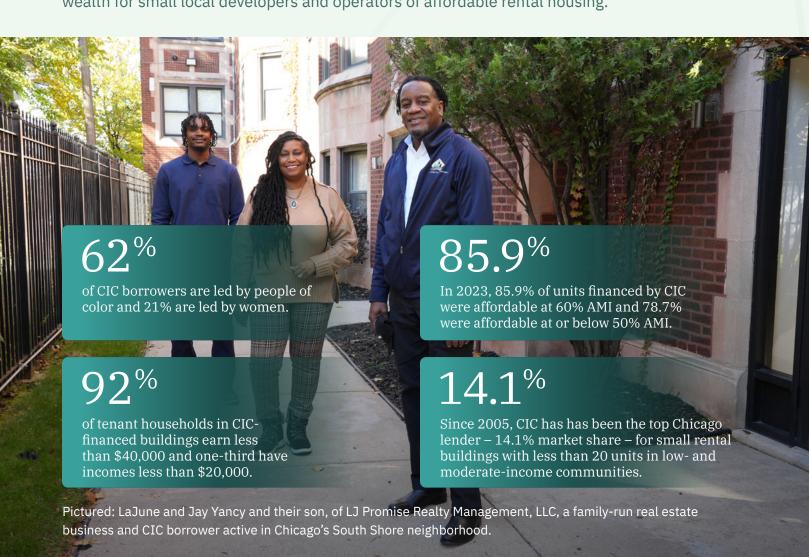
Mission

CIC builds vibrant communities, strengthens local businesses, and provides well maintained homes for families – all while delivering real returns to investors.

As a nonprofit and certified Community Development Financial Institution (CDFI), CIC delivers on a triple bottom line. Over 50 years, CIC has financed \$1.7 billion to create and preserve 68,050 units of affordable rental housing for 170,450 low and moderate income people, while providing a reliable and sound investment vehicle to our investing institutions.

The CIC difference

Your investment in CIC brings capital into underserved markets and builds generational wealth for small local developers and operators of affordable rental housing.





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How it works

CIC's impact is made possible by the support and partnership of over 40 investing institutions. With commitments ranging from \$1 million to \$64 million, banks participate in CIC's Note Purchase Agreement (NPA) and other investment vehicles.

Under our primary program, the Multifamily NPA, investors purchase notes that are issued by CIC and secured by a mortgage on the property. CIC services its loans sold to investors, remits payments monthly, and reports portfolio performance on a monthly basis.

CIC is a sure bet for our partners. In 2023, multifamily investors earned a return of 2.9%, and we expect the return to increase within a higher rate environment. Loan losses are covered by a robust Investor First Loss fund, and no losses have been passed on to participating investors since 2001. Investors can take advantage of other partnership opportunities, such as grant contributions to support our educational programming, corporate sponsorships, and board and committee membership.

CIC investors receive CRA credit for their commitments and engagement.

What's next

Join CIC in its mission to improve Chicago communities.

Help us build on our 50-year legacy and make an investment in our Multifamily NPA or other programs.

Learn more about our programs, impact, and financial performance through our <u>Investor Resource Library</u> and below links.

- -Annual Performance and Credit Review Report
- -Audited Financials
- -Board of Directors
- -List of Current CIC Investors



Scan to Access Investor Resource Library

Community Investment Corporation 222 South Riverside Plaza, Suite 380 Chicago, IL 60606 312.258.0070 | cicchicago.com Investments in action
Recent CIC financed projects:

\$300к

to finance a first-time borrower to acquire and rehab a six-flat in Roseland.

\$1.9_M

to finance the purchase and rehab of two residential properties totaling 17 units in Washington Park, including a \$350,000 CDFI Fund Economic Recovery Program loan.

\$1.3M

to refinance and rehab a 21 unit mixed use property in South Shore. Led by a group of local residents, the project will also receive a grant from the City of Chicago to renovate the commercial spaces to include a sit-down restaurant.

\$280K

to finance the purchase of a six-flat in Dolton.