

# 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.

A photograph of three people standing on a sidewalk in front of a brick building. On the left is a man in a blue polo shirt. In the center is a woman in a tan sweater and plaid pants. On the right is a man in a blue jacket. They are all smiling. The background shows a brick building with windows and some trees.

62%

of CIC borrowers are led by people of color and 21% are led by women.

85.9%

In 2023, 85.9% of units financed by CIC were affordable at 60% AMI and 78.7% were affordable at or below 50% AMI.

92%

of tenant households in CIC-financed buildings earn less than \$40,000 and one-third have incomes less than \$20,000.

14.1%

Since 2005, CIC has been the top Chicago lender – 14.1% market share – for small rental buildings with less than 20 units in low- and moderate-income communities.

Pictured: LaJune and Jay Yancy and their son, of LJ Promise Realty Management, LLC, a family-run real estate business and CIC borrower active in Chicago's South Shore neighborhood.

## Institutional Investment Opportunities

### 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 [Investor Resource Library](#) 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](tel:312.258.0070) | [cicchicago.com](http://cicchicago.com)

### Investments in action

Recent CIC financed projects:

# \$300K

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

# \$1.9M

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.