

# Preserving and Developing Our Communities

**JPMorgan Chase Community Development Real Estate** is committed to delivering financial products that support the development and revitalization of low- and moderate-income communities. We strive to work together with our partners and clients to build successful real estate projects that strengthen the communities we serve through innovative partnerships with public, private and non-profit entities.

## **The Biggest Community Commitment Ever**

Our \$800 billion commitment to the communities we serve throughout the U.S. focuses on three areas crucial to American families and cities — mortgages, small business lending and community development real estate lending.

For more than two decades, we have committed billions to support financing and equity investments for the construction or rehabilitation of affordable housing, special-needs facilities and commercial projects, including over 50,000 units of housing for both renters and homeowners. This represents one of the largest commitments in real estate financing in developing communities of any financial institution.

## **Financing Opportunities**

Our lending activities are designed to build whole communities so we go beyond residential financing to include financing the full diversity of commercial and non-profit real estate developments. Each project is underwritten and managed by a dedicated banker, with individualized attention provided by other members of the JPMorgan Chase team who are experienced in the specific needs of each project.

## **Single-Family Housing**

Construction for land development and new home construction in for sale housing communities.

## **Multi-Family Rental Housing**

Construction, interim and permanent financing for new construction and rehabilitation of multi-family rental housing.

## **Commercial Real Estate**

Financing for commercial properties such as neighborhood retail shopping centers, mixed-use, daycare, and primary healthcare facilities, supportive and special-needs housing as well as other viable commercial projects.

# Leveraging the Power of JPMorgan Chase

We provide financial services and products for clients who develop and own new and rehabilitated residential and commercial properties in low and moderate income communities or who serve low and moderate income families.

We offer a variety of credit, deposit and investment products for projects of any size and complexity, including:

## Acquisition Financing

Loans for acquisition of residential and commercial properties, land assemblage, single-family lots

## Construction Financing

Loans for new construction and rehabilitation of residential and commercial properties

## Permanent Financing

Delegated lender for Community Development Trust

## Low Income Housing Tax Credit Properties

Financing for LIHTC properties to include:

- Pre-development
- Construction
- Equity Bridge
- Permanent
- Equity Investments

## Credit Enhancement

Letters of credit and other products to support bond financing and/or other third-party transactions

## Bond Private Placement and Purchase Program

In coordination with JPMC Securities, the program is available for tax exempt bond transactions for multi-family developments

## Tax Increment Financing

- Line of Credit
- Acquisition or to bridge bond sale

## Other Services

- Trustee Services
- Investment Products and Services
- Full Range of Depository Services
- New Markets Tax Credit Investments
- LIHTC Investments

## Grants

- Federal Home Loan Bank Grants
- Foundation Grants