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P.O. Box 211028 Louisville, KY 40221

LHOME is the Louisville Housing Opportunity and Micro-Enterprise Community Development Loan Fund, Inc.

As a certified Community Development Financial Institution or CDFI, we make affordable loans and provide financial coaching to homeowners and small businesses in low-income neighborhoods throughout Jefferson County, KY.

Business Loans

Small Business Loans

You own your own business and need money to grow and thrive.

We can lend you the money you need to innovate and expand to attract new customers.

Small Developer Loans

You buy and transform houses into affordable homes.

We can lend you the money you need to rehabilitate single-family residential properties.

Nonprofit Loans

You are a mission-driven nonprofit that needs funds for programs, operations, equipment, or infrastructure improvements.

We can lend you the money you need to increase your community impact.

Working Capital Loans


You are a contractor with a contract from a developer or general contractor but need to buy supplies and equipment for the project.

We can lend you the money you need to build affordable housing and commercial facilities and meet your deadlines.

What is a CDFI? A CDFI is a financial institution that provides loans and financial coaching services to underserved communities. At least 60 percent of LHOME's loans and financial coaching services must be deployed in low-income areas in Jefferson County. LHOME is certified by the CDFI Fund at the U.S. Department of Treasury. Call or email us today at 502-882-8091 or info@lhomeky.org.



Priority given to low-income business owners and residents in West and South Louisville. Underwriting criteria apply.
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Property Tax Assistance Loan



Your annual property tax bill just arrived, but you don't have the cash to pay it.

Contact us today to learn more or apply.



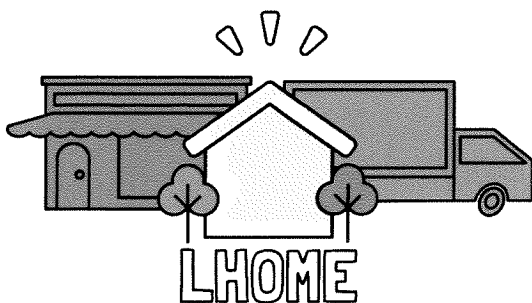
We can lend you the money to pay your property tax. Avoid fees, penalties, tax liens or losing your home.

502-657-5943

apleasant@lhomeky.org



Stay in your home and pay back our low-interest loan directly to LHOME.



We make affordable loans to home-owners in low-income communities throughout Jefferson County, KY.

Priority given to low-income home-owners located in West and South Louisville. Underwriting criteria apply. Call for more information.



PRESS RELEASE - FOR IMMEDIATE RELEASE

New loan programs offered to small developers in west Louisville and immigrant professionals to fill large gap in access to capital

Mayor and community leaders to celebrate at November 12 event

LOUISVILLE, KENTUCKY (November 7, 2019) - In response to community input and continued conversations with Louisville Metro Government, Louisville-based certified Community Development Financial Institution (CDFI) LHOME has launched two new loan programs aimed at building wealth for small developers in west Louisville and for immigrants seeking recertification for professions they pursued in their countries of origin.

"Louisville is home to immigrants from around the world who have brought their business experience and passion for community building to our city, seeking opportunity for them and their families. Our city also is home to prospective entrepreneurs looking to get started in the residential and commercial development, and both need access to capital to bring these dreams to reality. These new LHOME programs will help give many Louisvillians the tools necessary to realize their full human potential," said Mayor Greg Fischer.

Small Developer Loan

In response to community input and meetings with Louisville Forward, LHOME launched a small developer loan product, primarily for residents of west Louisville. Up to \$30,000 is available to rehab single family homes that can be sold to West End residents for home ownership or refinanced for rental. LHOME is deploying up to \$500,000 to developers vetted by Sponsor 4 Success – a local organization building wealth for children and adults in west Louisville. Both organizations are committed to ensuring high quality, affordable housing is created for community members.

JobUp!

LHOME created the JobUp! Loan Program after Louisville Metro Government's Office of Globalization asked about providing low-interest loans to help immigrants and refugees pay to be recertified as doctors, nurses, health care aides, tradespeople, educators, attorneys and other high-demand professions in Louisville. Along with partner Strategic Alliance Consultants led by two female Hispanic professionals, LHOME has awarded three JobUp! loans since the program launched October 1, 2019.

LHOME's President and CEO Amy Shir said, "LHOME exists to fill gaps for community members wanting to build wealth for their families, start small businesses, and pursue their dreams. Redlining and institutional racism have prevented far too many of our community members from accessing affordable capital. The small developer loans will help prevent displacement caused by gentrification by keeping wealth in the neighborhoods. Additionally, too many immigrants and refugees are just a few thousand dollars away from practicing the professions for which they are trained and passionate. Both programs exist to bolster low-wealth families and communities."

Mayor Fischer and several community leaders will laud these new programs at *Home Sweet LHOME*, an event to celebrate the success of LHOME, its clients, and fair lending for all Louisvillians on Tuesday,

Nov. 12 from 9:30 a.m. to 11:00 a.m. at Joshua Tabernacle Missionary Baptist Church, 426 S. 15th St., in the Russell neighborhood.

Loan clients like Marcus Harris with Pride Leadership Academy, who trains black youth to pursue construction trades and Ricardo Gonzalez, who was a licensed real estate attorney in Puerto Rico, will speak at the event. Harris is using an LHOME loan to create affordable housing in west Louisville. Thanks to a JobUp! Loan from LHOME, Gonzalez is now able to take the Kentucky Bar Exam.

LHOME continues to aggressively raise loan funds and operating capital to fill a huge need for affordable, accessible capital in Louisville's low-income communities, where predatory lenders are prevalent. Please invest in LHOME at www.lhomeky.org.

LHOME Investors

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Home Sweet LHOME Event Sponsors

Central Bank • Citizens Union Bank • Fifth Third Bank • First Financial Bank • First Savings Bank • Gill Holland Jr. & Augusta Brown Holland • Republic Bank • WesBanco

Home Sweet LHOME In-Kind Event Donors

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Register to attend *Home Sweet LHOME* for free at <https://lhome2019.eventbrite.com>.

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TO ARRANGE INTERVIEWS OR TO ATTEND THE EVENT PLEASE CONTACT;

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aly@iristify.com

NOTE: Sound hook ups for media will be provided, but you will need to bring your own cables. Actual program begins promptly at 9:50 a.m. and will wrap up on time at 11.