

“Neighborhood and community development is the key to creating a thriving city for all.”

Baltimore City Mayor
Bernard C. “Jack” Young

REAL ESTATE

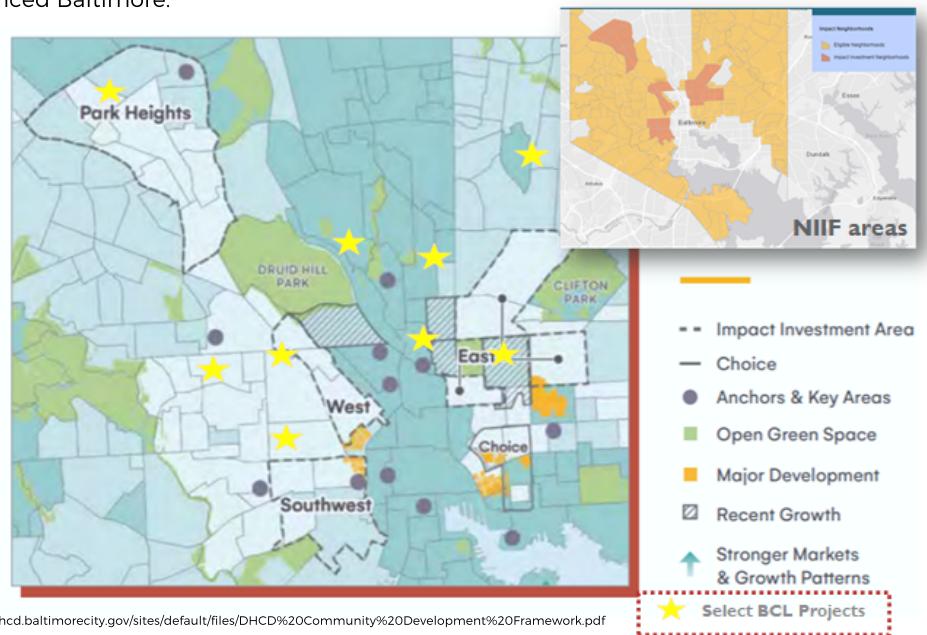
Through our real estate arm, BCL provides loan capital for bricks real estate development. We work with different types of borrowers—from developers and individual investors, to nonprofits and community partners—to transform and revitalize Baltimore neighborhoods. BCL provides financing to develop affordable housing, community facilities and mixed-used developments in under-served Baltimore neighborhoods.

SMALL BUSINESS

Through our small business arm, our innovative loan program is designed around the primary barriers to credit for small businesses in Baltimore City, especially those that are minority and women-owned. We provide our borrowers flexible loan terms, technical assistance support, and an ecosystem of small business lenders and bankers. In this way, early stage business owners successfully find the financial solutions and education they need on the pathway to sustainability and greater resiliency.

WHO WE ARE

With over 30 years experience, Baltimore Community Lending (BCL) is a local CDFI that supports the revitalization and strengthening of under-served Baltimore neighborhoods through innovative and flexible financial assistance designed to promote community development. We work with the government, foundations, financial institutions, community stakeholders, anchor institutions, and small business owners early in the planning process to provide small-to-mid size capital solutions leading to a more diverse and economically balanced Baltimore.



<https://dhcd.baltimorecity.gov/sites/default/files/DHCD%20Community%20Development%20Framework.pdf>
Neighborhoods: <https://www.baltimoreniif.org/neighborhoods/>

WE SERVE WHERE YOU SERVE

Hyper-local Approach

Working in Baltimore City exclusively, BCL seeks to understand the needs of each neighborhood, with a priority on economic development and entrepreneurship partnerships with organizations in East Baltimore, West Baltimore, Southwest Baltimore and Central Baltimore.

Mid-scale revitalization

BCL is well-positioned for small- and mid-scale community-driven real estate revitalization efforts that need the right size solution, particularly those surrounding anchor institutions such as universities, landmarks, and hospitals, middle neighborhoods and commercial corridors.

Job-creating Business Retention

BCL provides the accessible capital that will attract and retain early-stage job-creating businesses within Impact Investment Areas. We serve borrowers directly and partner with community stakeholders on development and to nurture business owners through to maturity.

Blight Reduction within Baltimore High Impact areas

For decades, BCL has played an integral role in blight reduction, commercial and small business development that further leads to resident retention and residential development within NIIF Impact Investment Neighborhoods.