



Neighborhood Finance Corporation Strategic Planning 2025

STRATEGIC DIRECTION 2026 – 2028

MISSION Neighborhood Finance Corporation is a nonprofit mortgage lender specializing in sustainable homeownership, home renovations and revitalizing neighborhoods through collaborative partnerships.

VALUES Community-focused, Empowerment, Integrity, Expertise, Understanding

FINANCIAL HEALTH

Financial stability and self-sustaining programs are hallmarks of NFC's philosophy. NFC will pursue new and expanded funding opportunities to build a more diverse and resilient funding base.

- Renew and strengthen existing funding partners
- Secure new partners to support mission related programs and lines of business.

INTERNAL OPERATIONS

NFC's staff are among its greatest assets. The organization will invest in infrastructure improvements to enhance efficiency, optimize resources, and foster a more collaborative workplace culture.

- Optimize staff structure to maximize resources and deliver on mission.
- Establish and update systems to create efficiencies and bring clarity to communications.
- Implement strategies to support a positive workplace culture.

MISSION DELIVERY

Expanding access to sustainable homeownership and fostering neighborhood revitalization is central to NFC's mission. The organization will strengthen and expand its programs to ensure more homeowners and neighborhoods are supported each year.

INTERNAL METRIC: NFC is closing 300 loans a year by Q4 2028, 43% of which are first mortgage loans.

- Reduce barriers to homeownership by administering 75 home purchase loans a year and supporting homeownership education programs.
- Assess and strengthen NFC advantage loans to increase the number of owner-occupied loans administered to 225 loans a year.
- Support neighborhood revitalization by increasing commercial lending.
- Support neighborhood revitalization by increasing NFC Properties development of 12 homes.

MARKETING & AWARENESS

Heightened storytelling is essential to NFC's growth. NFC will implement consistent and segmented communications to strengthen relationships with key stakeholders.

- Create and execute a comprehensive communications strategy
- Ensure targeted and consistent stakeholder communications
- Leverage community conversations and strengthen partnerships to heighten awareness of NFC as the go-to expert in housing lending and neighborhood revitalization