

RePurpose Capital

Let's build together ...

Inspired by Main Street America's nationwide network of coordinating programs and communities, **RePurpose Capital** is a new organization committed to helping people put small-scale older and historic buildings back into productive use to improve local economies, health, and well-being. We provide lower-cost debt to support adaptive reuse projects, and our technical assistance services will help emerging developers complete adaptive reuse projects that will revitalize communities. We prioritize investment in disinvested communities that typically struggle to obtain capital and other needed resources.

Our Roots

Across the United States, urban and rural areas suffer from persistent disinvestment, leaving many historic and culturally significant buildings vacant or underutilized. These buildings represent untapped potential to revitalize communities, create housing, and provide vital community spaces. We are the only nationwide nonprofit loan fund exclusively dedicated to financing adaptive reuse projects. With a unique focus on small-scale real estate projects, we want all towns and cities to have the resources to support community-driven rehabilitation projects that serve as building blocks toward a more prosperous future.

Our Challenge



Lack of Capital for Small-scale Projects

Traditional lenders often overlook adaptive reuse projects under \$5 million. This leaves a critical gap for community-based developers seeking to improve their neighborhoods.



Economic Disparities

Disinvested communities, particularly those in communities of color and rural regions, lack access to affordable capital for real estate development.



Vital Technical Support

Many aspiring developers from historically marginalized communities face significant barriers due to a lack of resources, experience, and mentorship.

Our Focus

Predevelopment Line of Credit

- \$50,000-\$500,000
- Up to 24-month maturity
- Can fund soft costs of property predevelopment, such as feasibility studies, environmental assessments, architectural and engineering designs, legal fees, and zoning approvals

Bridge Loan

- \$5 million-\$8 million
- Up to 36-month maturity
- Short to intermediate financing for real property construction costs
- Designed for Historic Tax Credit projects; available only to clients of the National Trust Community Investment Corporation

Construction to Mini-perm

- \$200,000-\$1.25 million
- Up to 60-month maturity
- Short-term financing for construction or renovation costs with subsequent long-term financing of the completed property project