



Jefferson County Revolving Loan Fund

FACT SHEET

The Jefferson County Commission Revolving Loan Fund's mission is to help businesses expand, to create or retain jobs that will benefit low to moderate-income people.

Loan Size	\$35,000 to \$350,000
Terms	10 – 25 Years
Interest Rate	4.50%*
Collateral	Real Estate (preferred)
Credit	Flexible

Who Can Apply

- Existing Businesses
- Start Ups
- Nonprofits

Job Creation Requirement

1 full time job per \$35K loan amount requested.
(\$350K loan / 35K = 10 jobs created or retained)

Businesses in the following Jefferson County Cities are eligible.

Adamsville, Argo, Brighton, Brookside, Cardiff, Center Point, Clay, County Line, Fairfield, Fultondale, Gardendale, Graysville, Homewood, Hoover, Hueytown, Irondale, Kimberly, Leeds, Lipscomb, Maytown, Midfield, Morris, Mountain Brook, Mulga, North Johns, Pinson, Pleasant Grove, Sylvan Springs, Tarrant, Trafford, Trussville, Vestavia Hills, Warrior, and West Jefferson. Businesses in unincorporated Jefferson County are welcome to apply. *Businesses located in Birmingham, Bessemer, McCalla and Sumiton businesses are not eligible.*

For more information, contact Joseph Dees at 205-325-5782 or deesj@jccal.org

The Jefferson County Revolving Loan Fund is Funded by the US Department of Commerce & US Department of Housing and Urban Development.

For more information on the Jefferson County Revolving Loan Fund go to <https://communityservices.jccal.org> click on EDA/CDBG Revolving Loan Fund (RLF)

*Interest rates are subject to change