

CDFI Loan Success a Win for the Community

Brandon Johnson, a lifelong Fort Wayne resident and passionate entrepreneur, is turning his vision of affordable housing into reality—starting right in his own neighborhood.

After launching a construction business called Johnson Home Team in 2021, Brandon sought ways to expand his impact. In 2024, when he learned about loan opportunities through the Brightpoint Development Fund, he saw the perfect chance to grow his business and give back to the community that raised him.

Brandon's journey with Brightpoint began over 15 years ago through a Financial Foundations course. That early connection laid the groundwork for a lasting relationship—one that would eventually help him secure the first loan from the \$2.5 million revolving loan fund established when the Fort Wayne City Council approved a grant from the City's Legacy Funds.

With support from Brightpoint, Brandon completed his first home build, a milestone that marks just the beginning. He plans to construct five more homes on vacant lots he owns in the same neighborhood, creating affordable housing and inspiring others along the way.

"Affordable housing is one of the bigger problems right now," Brandon says. "I grew up just down the street from here... Guys from the 'o6 see themselves in me while we're on site."

Brightpoint Development Fund, a subsidiary of Brightpoint, is a nonprofit organization that provides affordable business loans, financial education, and housing development services. It is a U.S. Small Business Administration (SBA) micro lender and a U.S. Department of the Treasury Community Development Financial Institution (CDFI.)

The CDFI designation has been instrumental in Brightpoint Development Fund's ability to attract significant investment. It was a key factor in securing the \$2.5 million grant from the City of Fort Wayne, a \$500,000 investment from the Allen County/Fort Wayne Capital Improvement Board, and a \$2 million Equity Equivalent (EQ2) investment from Old National Bank.

Brandon's story is a powerful example of what's possible when local talent is empowered with the right resources, like the small business loans available through the Brightpoint Development Fund. His success is not just a win for his business—it's a step forward for the entire Fort Wayne community.