

COMMUNITY FACILITIES LENDING

ACH URGENT CARE

A UB COMMUNITY DEVELOPMENT (UBCD)
COMMUNITY FACILITIES LENDING SUCCESS STORY



UB Community Development, LLC (UBCD), a community development partner of United Bank, provided \$3.5 million in Community Facilities Lending funds for the construction of the Atmore Community Hospital (ACH) Urgent Care facility. The new urgent care will offer services for non-emergent needs and will increase access to other types of healthcare for Atmore and surrounding communities.

Urgent care facilities are a vital component to communities, offering a convenient alternative to an emergency room visit or appointment with your general practitioner. With expanded office hours outside of normal doctor's office hours, Escambia county residents will enjoy the convenience of quality walk-in medical services, high quality care and significantly lower costs, bringing access to care solutions to an underserved area.

The new ACH Urgent Care facility will be staffed by mid-level providers with Physician Medical Director, the same way that ACH Med Plus operates today. ACH will offer one additional mid-level provider at the facility initially, with the potential to grow into more provider coverage as we work to expand programs designed at assisting community businesses with their healthcare needs and community health initiatives. The Urgent Care Clinic will work in coordination with Atmore Community Hospital as its parent organization and will be symbiotic with the other ACH physician clinics.

"Our company has a vested interest in all of our communities, but the concentration in the Atmore community is foundational to our company mission," said Chris Walker, UBCD, Managing Director, Community Facilities Lending. "Our interest and commitment to deploying solutions embraces our mission driven focus on community and economic development as well as affordable housing."

The more than 6,000-square-foot facility will be constructed on a 10-acre site on Highway 21 at Rivercane Industrial Park. The facility will offer modern

Atmore Urgent Care Facility Success Story

Project Address

406 Medical Park Drive
Atmore, AL 36502

Project Name

ACH Urgent Care
Atmore, Alabama

Amount of Community Facilities Lending Funds

- \$3.5 Million

Community Profile

- Population: 9,749
- Unemployment: 3.6%
- Poverty: 32.2%
- Household Median Income: \$25,955

Community Impact

- The new Urgent Care Clinic will provide currently underserved Escambia County residents with expanded hours, convenient walk-in medical services, high-quality care and lower costs.
- The facility will offer modern equipment and expanded services such as radiology imaging, wellness care, and on-site pharmacy and lab services to efficiently expedite patient care in one centralized location.
- The Urgent Care Clinic plans to expand its programs and work with local organizations and businesses to address community healthcare needs and facilitate healthcare initiatives.

Project Highlights

- The more than 6,000-square-foot facility will be constructed on a 10-acre site on Highway 21 at Rivercane Industrial Park.
- "Our company has a vested interest in all of our communities, but the concentration in the Atmore community is foundational to our company mission," said Chris Walker, UBCD, Managing Director, Community Facilities Lending. "Our interest and commitment to deploying solutions embraces our mission driven focus on community and economic development as well as affordable housing."

equipment and expanded services such as radiology imaging, on-site pharmacy and lab services efficiently expediting patient care in one centralized location. Another key feature is the ability to segregate acutely ill and "well" patients to reduce the chance of cross contamination.

"We have spent a great deal of time researching the most successful urgent care and healthcare models across the country, working with our community leaders and developing a plan of action to build the clinic," stated Debbie Rowell, Escambia County Healthcare Authority (ECHCA) Board Chairwoman.

About UB Community Development

UB Community Development's strong history and experience in New Markets Tax Credit transactions, coupled with our passion for improving the communities around us, make UBCD Alabama's premier financial partner for economic and community development. Through our NMTC projects, Community Facilities Lending Program and Community Housing Capital Fund, UBCD is working with community development partners in the fields of healthcare, education, manufacturing, public works, affordable housing and more.

Since 2016, the U.S. Department of Treasury, through its New Markets Tax Credit Program, has awarded United Bancorporation of Alabama (OTCQX: UBAB), the parent corporation of United Bank and UBCD, \$185 million in New Markets Tax Credit allocations. UBA, and subsequently UBCD, are the only community development entities (CDE) headquartered in Alabama to receive a NMTC allocation from Treasury in the last decade. This success was made possible largely because of United Bank's designation as a Community Development Financial Institution (CDFI) and the organization's unwavering commitment to its CDFI mission to bring positive and sustainable economic and quality-of-life improvements to underserved communities, not only in its traditional banking footprint, but throughout the entire states of Alabama and Florida.

Additionally, UBCD, as the community development management entity for UBA, manages a \$40 million Community Facilities Lending Program, which provides accessible, low-cost capital to local government and nonprofits in rural areas. Finally, UBCD offers Community Housing Capital (CHC) investments as part of its commitment to strong inclusive neighborhoods and diverse housing opportunities. CHC investments are partly funded by Capital Magnet Fund (CMF) awards allocated through the US Department of Treasury. Since 2017, United Bank has been the recipient of three CMF awards totaling \$18 million. Like the New Markets Tax Credit awards, United Bank is the only Alabama-based bank to receive and administer these programs.

For more information about the impact of the Community Facilities Lending Program, Community Housing Capital Fund, and New Markets Tax Credit visit:

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