

COMMUNITY HOUSING CAPITAL
WHEN THE MISSING PIECE IS CAPITAL

**BUILDING
EQUITY,
PRESERVING
COMMUNITIES**

A Sustainable Future
for Affordable Housing

COMMUNITY HOUSING CAPITAL
WHEN THE MISSING PIECE IS CAPITAL

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www.communityhousingcapital.org



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LETTER

from the President and CEO



Cindy Holler

President and CEO
COMMUNITY HOUSING
CAPITAL (CHC)

Dear Friends and Partners,

It is my privilege to introduce this year's annual report, **Building Equity, Preserving Communities: A Sustainable Future for Affordable Housing**. This theme underscores our commitment to equity—equity in financing, equity in housing access for all, and equity-building opportunities for residents. Throughout this report, we're featuring the impacts of our work as well as the scale, reach, and outcomes of our partner organizations.

Equity is the cornerstone of our mission. Over the past year, we've advanced this vision by providing long-term, patient capital to empower developers and preserve affordable housing in communities across the nation. We supported borrowers as they leveraged their own equity to revitalize aging properties and prevent displacement. We also expanded our New Markets Tax Credit (NMTC) program to fill financing gaps with a flexible-term equity equivalent debt product, enabling its nonprofit partners to scale their homeownership programs.

Affordable housing development is a complex endeavor, requiring diverse funding sources to overcome financial hurdles. Developers often rely on early-stage equity and equity-like financing to secure land, layer funding sources, and deliver homes that remain affordable for generations. This year, our efforts enabled developers to navigate these challenges while exploring innovative financing structures to sustain long-term affordability.

The need for housing affordability has never been greater. Rising costs and limited supply continue to put stable housing out of reach for many. Persistent challenges—including high construction costs, zoning restrictions, and limited access to flexible financing—constrain the development of affordable homes. CHC addresses these barriers by providing mission-driven capital that expands and preserves housing supply and creates pathways to economic opportunity by ensuring that more people can afford to live near jobs, schools, and essential services.

This report highlights the strides we have made in building equity, preserving communities, and fostering sustainability. In the Spotlight on Housing Preservation section, you'll find inspiring stories of how CHC financing has empowered developers to revitalize aging units with a focus on sustainability over new construction. "A Sustainable Future for Affordable Housing" showcases how we are supporting environmental sustainability, while the Impact By the Numbers section emphasizes the tangible scale and reach of our investments. You will see that since 2000, our investments have provided access to more than 24,396 affordable homes. In 2024, 91% of our borrowers' properties were affordable for families earning below 80% of their area median income.

With this report coming out in 2025, we have reached Community Housing Capital's 25th anniversary milestone. By this time next year, our annual report will be reflecting on a quarter century of accomplishments and impact. As we celebrate our 25th anniversary, it's worth reflecting on how far we have come. This year's report illustrates the additional progress we've made in translating those aspirations into action.

Thank you for your partnership in building a sustainable future for affordable housing. As we look to the future, we invite you to partner with, advocate for, and invest in us. Supporting CHC means fostering economic mobility for individuals and driving prosperity in communities nationwide.

Sincerely,

Cindy Holler

IMPACT AT A GLANCE

OVERVIEW

In 2024, CHC investments housed



2,219

individuals across
12 states

Between 2000 and 2024, CHC investments have provided access to



24,396

affordable homes.

In 2024, for families earning below 80% of Area Median Income,

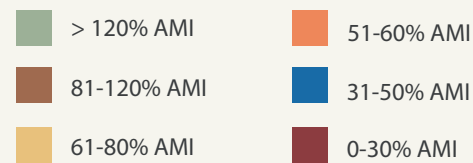
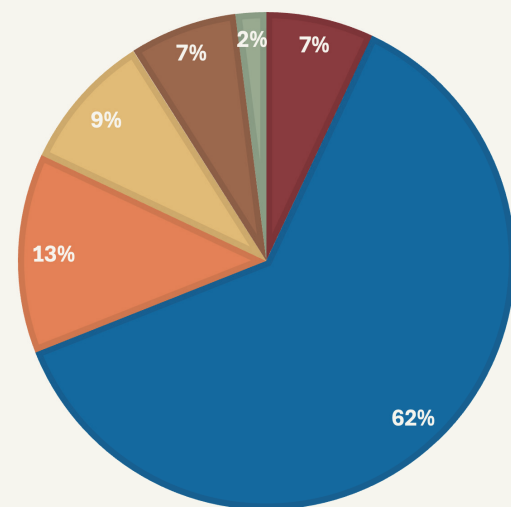


91%

of CHC borrowers' properties were affordable.

BUILDING AND PRESERVING AFFORDABILITY

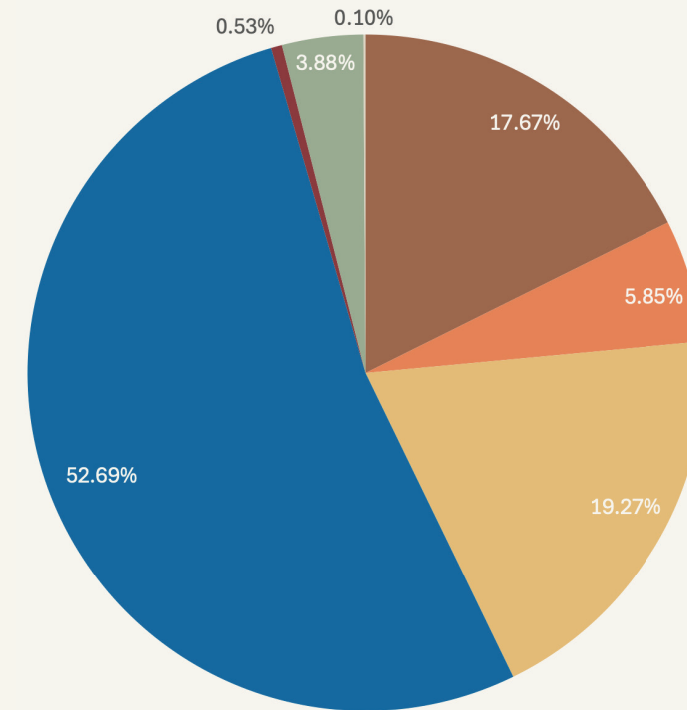
Units Financed in 2024 by Affordability



There are generally three levels defined under “low-income households” based on the Area Median Income (AMI): Low Income (at or below 80% of AMI); Very Low Income (at or below 50% of AMI); Extremely Low Income (at or below 30% of AMI).

BUILDING AND PRESERVING DIVERSE COMMUNITIES

Units Financed in 2024 by Race/Ethnicity



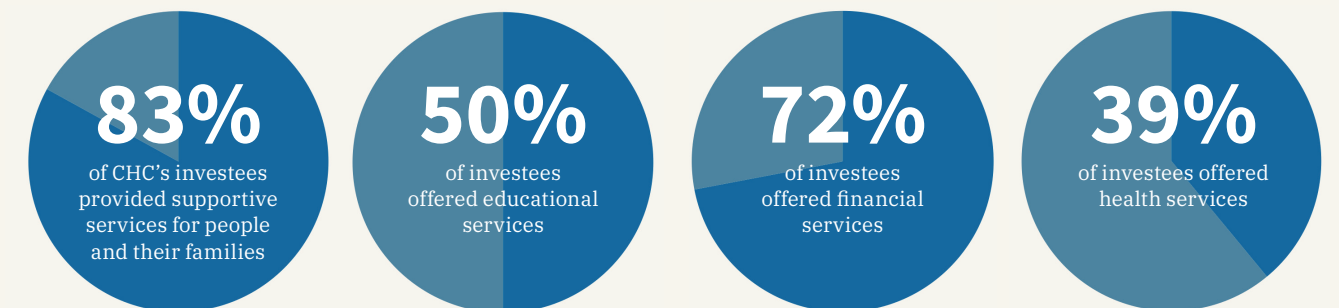
RESIDENTS

- African American Residents
- Asian, Hawaiian, or Pacific Islander Residents
- Hispanic Residents
- Non-Hispanic White Residents
- American Indian
- Two or More Races
- Other Races

SERVICES THAT SUSTAIN COMMUNITIES

Support Services

In 2024, CHC investments provided community benefits beyond affordable housing:



FINANCIAL HIGHLIGHTS

Unlocking Capital for Communities

At CHC, we provide more than just lending capital—we offer expertise and connections. We help organizations secure public and private funding, structure effective capital stacks, and often serve as an early investor, unlocking additional financing opportunities. In 2024 alone, our efforts helped communities leverage over \$320 million in additional funding for their projects.

IN 2024:



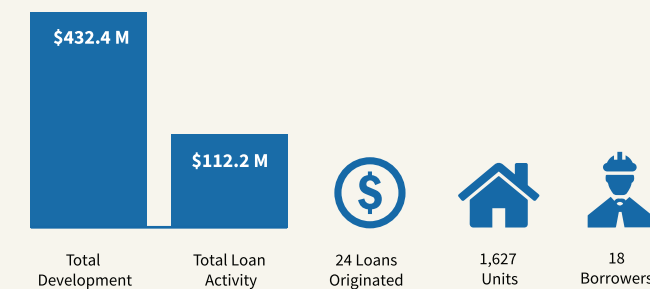
Empowering Development Through Patient Capital

Across the country, organizations are eager to develop and preserve affordable housing—but securing the right financing can be a challenge. That’s where we come in.

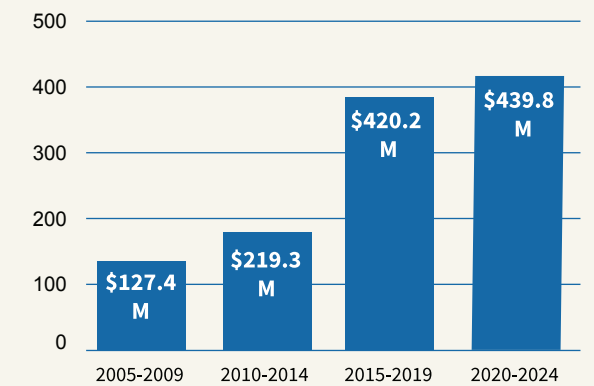
As a national Community Development Financial Institution (CDFI), CHC is committed to providing affordable, patient capital that meets the needs of our borrowers. We also structure financing solutions with flexible terms that make projects possible. What sets CDFIs like CHC apart from traditional financial institutions is our community development mission and the requirement that at least 60% of our financing activities directly support low- and moderate-income (LMI) populations or underserved communities. This designation allows us to access funding from the CDFI Fund and other mission-driven sources, helping to fuel economic growth where it’s needed most.

Lending Activity and Financial Ratios

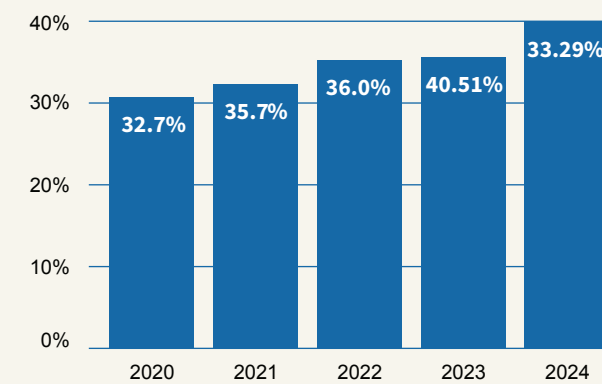
2024 Loan Origination Statistics



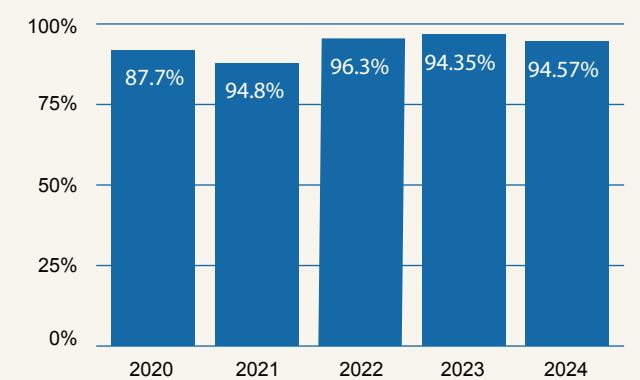
Cumulative Loan Activity



Capital Ratio



Deployment Ratio



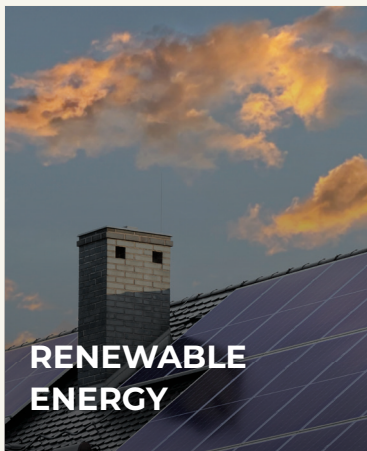
SUSTAINABILITY IMPACT

Advancing Sustainability Through Housing

Investing in sustainability enhances the long-term performance, efficiency, and resilience of affordable housing. By integrating sustainable building features, developers can reduce operating costs, improve resident well-being, and minimize negative environmental impact.

In 2024, 72% of homes had sustainability features

WHAT “SUSTAINABLE FEATURES” INCLUDE:



Solar panels, wind turbines, geothermal heating, and hydropower systems.



ENERGY STAR appliances, LED lighting, improved insulation, heat pumps, and water-saving fixtures.



Reclaimed wood, recycled building components, and natural, renewable materials like bamboo and cork.

In 2024, 57% of homes were preserved

PRESERVATION AS SUSTAINABILITY

Preserved homes typically have less waste and smaller carbon footprint than new construction. Preservation keeps materials out of landfills, extends the life of existing housing stock, and allows for energy-efficient upgrades that improve performance without starting from scratch.



In 2024, 72% of CHC borrowers' homes were within a 10-minute walk to a train or bus stop

TRANSIT ACCESSIBILITY

Housing that is accessible to transit provides residents with convenient, lower-carbon transportation options while fostering walkable, well-connected communities.



A SUSTAINABLE FUTURE

For Affordable Housing

At Community Housing Capital, sustainability is not just a goal – it is a guiding principle that shapes our mission to create thriving, equitable, and resilient communities. This year, our commitment to environmental sustainability took significant strides forward, marked by an expansion of our sustainability reporting practices and our role in a groundbreaking national initiative to combat climate change.

Expanding Sustainability Reporting: Measuring What Matters

At CHC, we're committed to aligning our impact measurement with the growing importance of environmental sustainability in community development. Since 2016, our organization has tracked sustainable building practices financed through our loans. This ongoing assessment has revealed a strong, ongoing commitment among our borrowers to incorporate sustainability features such as renewable energy systems, sustainable building materials, and advanced energy and water efficiency measures into their projects.

In the last two years, we enhanced our diligence and survey tools to capture a more detailed view of our borrowers' sustainability efforts. Our due diligence tool now includes a Sustainability Preservation Metric, complementing the existing Sustainability-New Construction Metric. This new addition highlights the environmental advantages of preserving historic buildings and implementing green retrofits—an essential part of creating sustainable communities.

We've also enhanced the sustainability section of our annual survey to capture more detailed and actionable insights. Starting in 2023, the survey replaced open-ended text fields with categorized sustainability features, including renewable energy systems, sustainable building materials, and energy and resource efficiency measures. Updates in 2023 improved data consistency and analysis while making it easier to track environmental impact. In 2024, further survey enhancements incorporated questions on energy audits, green certifications, and expanded energy efficiency measures.

These updates ensure that our tools and surveys better reflect the environmental impact of our work, with more advances planned in the years ahead. These efforts are part of



CHC's broader strategy to integrate environmental sustainability into all aspects of our impact measurement, ensuring our work continues to drive meaningful and measurable change.

CHC Coalition Partners Awarded \$2.29 Billion in EPA Funding

CHC's commitment to sustainability was further recognized through our participation in a landmark initiative led by the U.S. Environmental Protection Agency (EPA). On April 4, 2024 the EPA announced \$27 billion in funding through the Greenhouse Gas Reduction Fund (GGRF), a transformative program designed to tackle climate change while prioritizing investment in low-income and underinvested communities.

As part of this initiative, CHC is joining forces with coalition partners like the Opportunity Finance Network (OFN) who was awarded \$2.29 billion under the Clean Communities Investment Accelerator (CCIA). This program empowers nonprofit hubs like OFN and CHC to deploy financial resources and technical support to enhance the climate lending capabilities of community lenders and developers nationwide. CHC is also partnering with the Community Power Coalition to incentivize non-profit developers to use solar features in their affordable housing projects – driving energy efficiency and cost savings.

Through these awards, CHC and other coalition partners will channel critical funding to clean energy initiatives within underserved communities. The outcomes of this collaboration promise to be far-reaching, with benefits including reduced carbon emissions, improved air quality, lower energy costs, and job creation. These investments reflect CHC's commitment to supporting strong, healthy communities through responsible financial solutions that meet the evolving needs of borrowers and residents.

Linking Vision with Action

By expanding our sustainability reporting practices and securing funding from the EPA's GGRF initiative, CHC has reinforced its position at the intersection of sustainability and affordable housing. Together, these efforts underscore CHC's unwavering commitment to creating a future where sustainable communities thrive and affordable housing is accessible to all.

SPOTLIGHT ON HOUSING PRESERVATION

A Tool for Sustainable Development

Preserving existing affordable housing is a critical strategy for sustainable development. Rather than relying solely on new construction, revitalizing aging properties helps maintain affordability, combat neighborhood blight, and extend the life of essential housing stock. The following examples showcase how our borrowers are leveraging equity to preserve and renew communities through strategic revitalization efforts.

Piedmont Housing Alliance

Preserving Affordability and Community: Saving Carlton Mobile Home Park

Across the country, mobile home parks—one of the last sources of naturally occurring affordable housing—are dwindling. As land values rise, private developers and investors increasingly target these communities, acquiring them with little incentive to preserve affordability. For the residents, many of whom own their homes but rent the land beneath them, these sales can be devastating. When a park is sold, rents often spike, or the land is redeveloped entirely, pushing families to relocate.

This was nearly the fate of Carlton Mobile Home Park in Charlottesville, Virginia, a 6.46-acre property with 66 mobile homes. When the park's owners received a purchase offer from a private developer, the families living there faced an uncertain future. But unlike so many similar cases, the residents of Carlton Park had a chance to step in—thanks to their rights under Virginia law to make a counteroffer. Determined to keep their community, they turned to Piedmont Housing Alliance (PHA) and Habitat for Humanity of Greater Charlottesville (Habitat) to step in on their behalf.

In September 2024, their efforts paid off. PHA and Habitat formed a joint venture to purchase the park, securing the necessary funding—including a \$5,025,000 acquisition loan from Community Housing Capital—to ensure that affordability would be preserved. The deal represents more than just a real estate transaction; it's a commitment to the residents who have called Carlton Park home.

With this purchase, PHA and Habitat will work in collaboration with the community to redevelop the property into a mixed-income neighborhood, providing new, high-quality housing while ensuring that current residents can remain on-site. Instead of displacement, families will have the opportunity to move into newly constructed, affordable homes, strengthening the stability of their community for generations to come.



Mobile home parks are a vital—but often overlooked—component of affordable housing. More than 20 million Americans live in manufactured housing, making it one of the country's most significant sources of low-cost homeownership. Yet, without intentional preservation efforts, these communities continue to vanish under market pressures. By financing the acquisition of Carlton Mobile Home Park, Community Housing Capital played a key role in ensuring that this property remains a place of stability, not speculation.

This remarkable success required every party to work uncomfortably outside of their normal process. It's easy to view risk through the lens of just one's own organization – financial institutions do it every day. It takes courage and a deep enough understanding of our interconnectedness to expand one's vision enough to link arms and share the yoke together.

Sunshine Mathon

Executive Director of Piedmont Housing Alliance, describes the extraordinary efforts made by a coalition of non-profits, government, and financing partners in order to purchase Carlton Mobile Home Park.



NHS Baltimore

Preserving Homes, Restoring Neighborhoods

In West Baltimore, decades of disinvestment and population loss have left entire blocks of once-vibrant row homes abandoned. But where others see vacant houses, Neighborhood Housing Services (NHS) of Baltimore sees opportunity.

NHS Baltimore is also increasing homeownership opportunities. A \$6 million New Markets Tax Credit (NMTC) allocation and \$4.1 million source loan from CHC fuel the West Baltimore Rowhome Rehab project, which is bringing neglected homes back to life while keeping them affordable for local families.

Their work involves overcoming challenges like clearing titles for inherited properties and addressing safety concerns in severely deteriorated buildings. By addressing these complex issues, NHS Baltimore is transforming neglected blocks into opportunities for community renewal. In some cases, they even begin improving the exteriors of vacant properties they don't yet own, signaling investment and hope to the surrounding community.

Housing is just one piece of their holistic vision. At Mill on North, a food hall built alongside affordable housing, NHS Baltimore responded to community needs by creating space for local entrepreneurs, offering accessible dining options, and fostering economic growth. Through housing preservation, small business support, and neighborhood investment, NHS Baltimore is proving that community-driven development isn't just about rebuilding homes—it's about restoring opportunity and ensuring longtime residents can continue to call Baltimore home.



Self Help Enterprises

Reinvesting in Affordability in Central California

In the heart of Central California, Self-Help Enterprises (SHE) partners with low-income families to build and sustain healthy homes and communities. However, as time takes its toll on affordable housing, the need for reinvestment becomes urgent.

Between fiscal years 2023 and 2024, CHC stepped in to support SHE's mission, providing three construction loans totaling \$37 million to preserve and revitalize critical housing stock. These loans helped bridge the gap to permanent financing from the California Department of Housing and Community Development's new Portfolio Preservation Program, ensuring that long-standing rental communities remain safe and affordable, ensuring rehabilitation and avoiding the risk of conversion to market rate housing.



Villa de Guadalupe Apartments in Orsi, CA

A \$13.9 million loan is helping restore 60 units of multi-family housing, ensuring farmworker families and longtime residents can continue to call it home.



Casitas del Sol in Livingston, CA

With an \$8.1 million loan, 36 aging units are undergoing much-needed renovations to improve energy efficiency, safety, and comfort.



Goshen Village Apartments in Visalia, CA

A \$15.2 million loan is transforming 64 homes, preserving affordable housing options in a community where demand far exceeds supply.

By investing in these properties, CHC and SHE are not just preserving buildings — they are preserving neighborhoods and the promise of long-term affordability in Central California.

CHC was the ideal lender for this project, providing exceptional personal attention and service that went above and beyond. Their staff demonstrated professionalism and maintained clear and effective communication, and their collaborative efforts were truly outstanding.

Julianna Gudino Senior Project Manager, Self Help Enterprises

EXPANDING HOMEOWNERSHIP

How the New Markets Tax Credit Program Bridges Market Gaps for Low-Income and Working-Class Communities

A lack of affordable homeownership opportunities remains a critical market gap, particularly for working-class and low-to-moderate-income (LMI) households. The New Markets Tax Credit (NMTC) program is a market-based solution that expands homeownership opportunities in communities that need it most. Unlike grants, NMTC financing provides catalytic capital in the form of flexible-term, equity-equivalent debt—allowing nonprofit developers to scale their programs without relying solely on subsidies.

CHC's NMTCv program has steadily grown over the years, becoming a vital tool for catalyzing economic and community development in low-income urban and rural communities across the country. Since 2020, CHC has been allocated **\$95 million** in New Market Tax Credits by the U.S. Treasury Department's Community Development Financial Institutions Fund (CDFI Fund).

Through allocations received in 2020 and 2022, CHC deployed \$55 million in NMTC funding to support affordable for-sale housing projects led by NeighborWorks America organizations. This funding enabled CHC to provide equity investments to nine NeighborWorks organizations, with allocations ranging from \$5 million to \$8 million each.

The remaining \$40 million in allocations, announced in 2024, will be deployed in fiscal year 2025 to support transformative projects nationwide. These investments demonstrate CHC's unwavering commitment to expanding access to affordable homeownership in communities that need it most.



The impact of homeownership

HOMEOWNERSHIP
allows individuals and households to build equity over time, which can be a significant source of wealth.

HOME EQUITY
represents the largest proportion of wealth for U.S. households.

HOMEOWNERSHIP
can facilitate the transfer of wealth between generations. For working-class and low-income households, owning a home can provide a valuable asset to pass down, helping to break cycles of poverty and help close the wealth gap.

CELEBRATING A NEW LENDING MILESTONE

\$112
million



invested in affordable housing



and building stronger communities

Record-Breaking Lending in Fiscal Year 2024

\$112 Million Lent: Community Housing Capital achieved its highest lending year to date, investing over \$112 million in affordable housing projects nationwide.

Strengthening Communities: These funds are directly supporting the development and preservation of affordable housing, ensuring more families have access to stable, affordable homes.

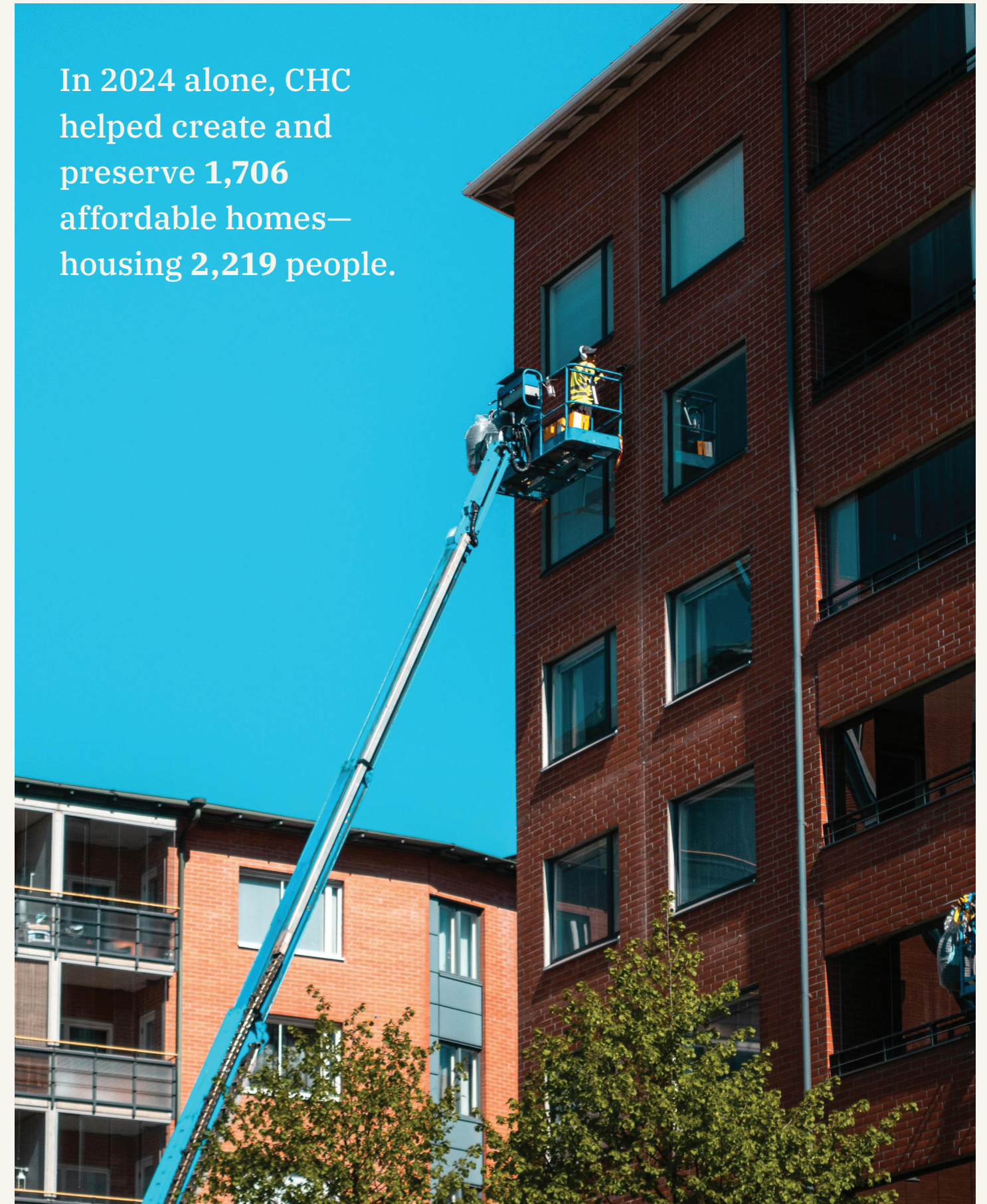
Partnerships Driving Impact

This milestone was made possible through collaboration with our incredible borrowers and NeighborWorks America organizations. Together, we're building stronger communities across the country.

What's Next: 25 Years & Beyond

Looking ahead to 2025, we're proud to mark a significant milestone—CHC's 25th anniversary. Since our founding in 2000, we've been committed to supporting affordable housing and building stronger communities. CHC is excited to build on our record-breaking impact, expand our lending, and continue making transformative investments in affordable housing.

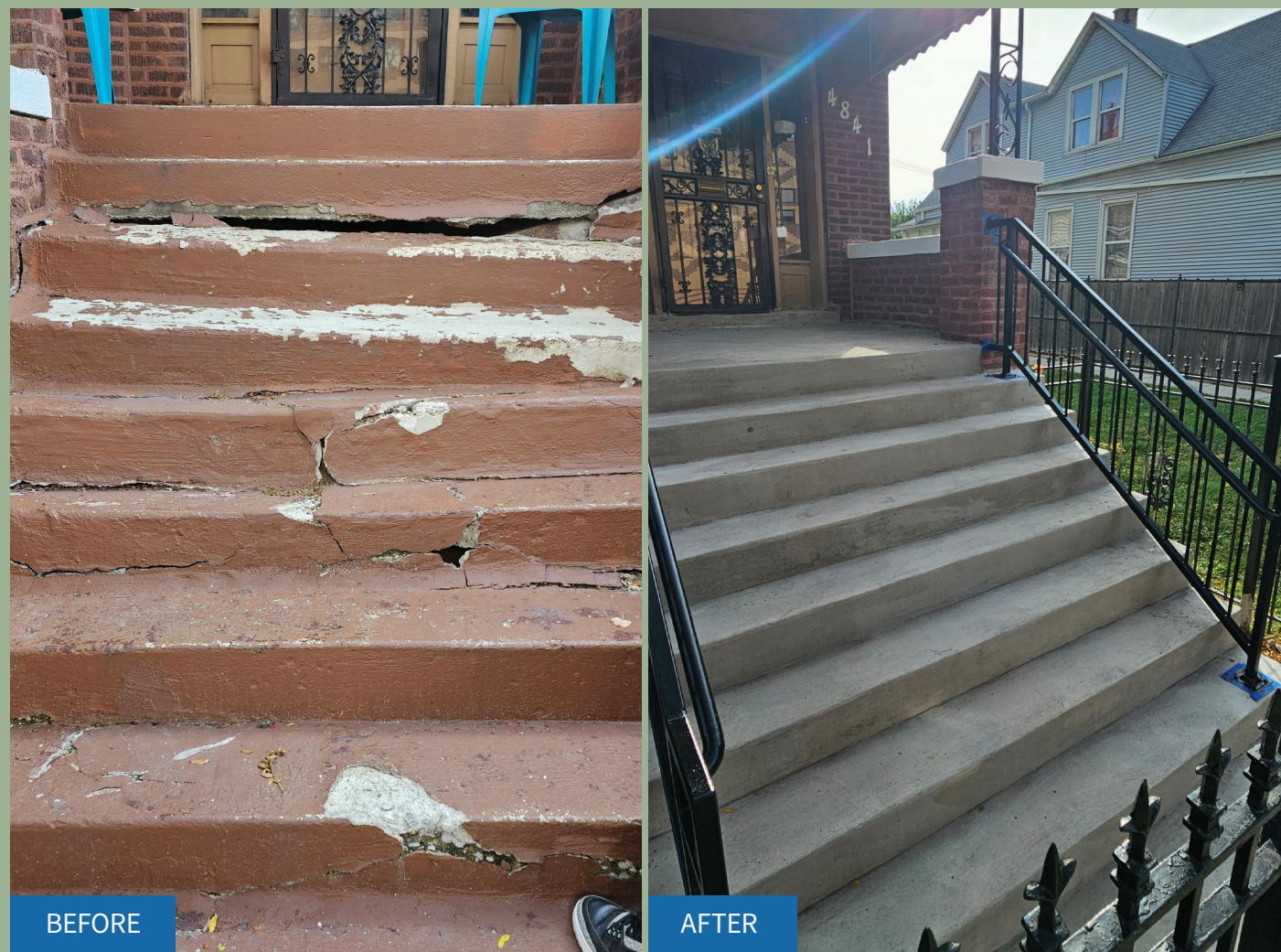
In 2024 alone, CHC helped create and preserve 1,706 affordable homes—housing 2,219 people.



HIGHLIGHTED DEALS

From the rural community of Rocky Ford, Colorado, to the growing cities of Charlotte, North Carolina, and Tampa, Florida, through the Midwest heartlands of Indiana and Ohio, to coastal San Diego—CHC-funded projects span diverse regions across the country, ensuring access to affordable housing in rural, suburban, and metropolitan areas alike.

Over the past fiscal year, CHC provided over \$112 million in financing to support the creation and preservation of housing, ensuring that individuals and families have access to stable, affordable homes. Here are some of the deals that closed during the fiscal year 2024.



North Carolina

Durham Community Land Trustees (DCLT)

As Durham experiences rapid gentrification, preserving naturally occurring affordable housing (NOAH) is more important than ever. In August 2024, Durham Community Land Trustees (DCLT) closed on a \$6.2 million interim acquisition loan from CHC to purchase Anderson Apartments, a 48-unit NOAH property in Durham, North Carolina.

DCLT plans to place Anderson Apartments into its land trust portfolio, ensuring these homes remain affordable in perpetuity. This acquisition also provides an opportunity to create a mixed-income community, with the majority of units reserved for residents earning 60% AMI or below.



Illinois

Neighborhood Housing Services of Chicago

In August 2024, NHS Chicago closed a \$2 million revolving line of credit to provide bridge financing of city funds for the purpose of renovation, remediation, or mitigation work for homeowners in Chicago.

Small but critical repairs can make a lasting impact, ensuring that Chicagoans can live safely and with dignity in the homes they love. For one senior woman living alone, this meant reclaiming a simple but essential part of her home—her front porch. Deemed hazardous and unsafe, the porch had been off-limits. With funding in place, the structure was replaced, restoring not just her porch, but her peace of mind. Another senior, also living alone, relied on her back entrance for essential services like Meals on Wheels. But without a safe rear egress, even this lifeline became a challenge. NHS Chicago was able to repair her porch, ensuring she could safely receive meals and remain independent in her home.



California

Community HousingWorks (CHW)

Community HousingWorks (CHW) received a \$3.2 million loan from CHC for the acquisition of 0.28 acres for the future development of Georgia Street Apartments. In San Diego, one of California's most expensive cities, every acre of land secured for affordable housing is a step toward a more inclusive future. CHW is making that future possible with the planned Georgia Street Apartments, an 84-unit affordable housing community.



Minnesota

CommonBond Communities

CommonBond's portfolio of 17 multifamily properties across Minnesota provides safe, stable homes for seniors and residents with special needs. Originally financed through the HUD 202 program, these properties remain a vital source of deeply affordable housing, with all 767 units serving residents earning up to 50% of the area median income. In August 2024, CommonBond secured a \$21.8 million loan from CHC to refinance the portfolio. This strategic move strengthens the future of the portfolio, allowing CommonBond to continue providing quality, service-enriched housing for those who need it most.

LEADERSHIP AND STAFF

Cindy Holler

CEO and President

Arif Rizvi

EVP - Chief Financial Officer

Dana Chestnut

EVP - Chief Lending Officer

Alvin Saafir

SVP – Chief Portfolio Risk and New Products Officer

Debra Turner

SVP - Chief Loan Administrator

Jan Adams

SVP – Chief Credit Officer

Donyetta Edwards

Loan Officer

Wendy Gilbert

Senior Loan Closer

Keianna Clemon

Senior Loan Administrator

Regina G. Claiborne

Loan Administration Officer

Neet Pulliam

Loan Administration Officer

Odessa Washington

Credit Administrator

Lori Burns

Office Manager

Alan Music

Senior Underwriter

Ingrid Avots

Senior Loan Officer

Mona Elminyawi

Impact and Marketing Manager

BOARD OF DIRECTORS

**Indicates members and advisers who joined CHC's board of directors since August 2024.*

Chris Krehmeyer

*Board Chair
Member, Governance Committee*
President & CEO,
BEYOND HOUSING

Julie Porter

*Board Vice-Chair
Vice-Chair, Loan Committee*
President & CEO,
DREAMKEY PARTNERS

Tom Bloom

*Board Secretary
Vice-Chair,
Audit and Risk Committee*
Retired, OFFICE OF THE
COMPTROLLER
OF THE CURRENCY

Kara Hay

*Vice-Chair,
Governance Committee*
President & CEO, PENQUIS

Mary White Vasys

*Member,
Governance and Loan Committees*
President & CEO,
VASYS CONSULTING

Alan Ferguson

Chair, Audit and Risk Committee
Chief Housing and
Real Estate Officer,
ATLANTA HOUSING

Brian Robinson

Board Treasurer
Senior Manager Equity
Programs, MASSHOUSING

Sean Spear

Chair, Loan Committee
President & CEO,
COMMUNITY HOUSINGWORKS

Bruce F. Martin

Chair, Governance Committee
Retired, JPMORGAN
CHASE BANK

Dora Gallo

Member, Loan Committee
President & CEO,
A COMMUNITY OF FRIENDS

Daryl Shore

Member, Audit and Risk Committee
Managing Director of
Structured Finance, NATIONAL
EQUITY FUND, INC.

Deidre Schmidt

Member, Executive and Finance Committee
CEO, COMMONBOND
COMMUNITIES

Patricia Garcia Duarte

Member, Governance Committee
Executive Vice President of
Homeownership Initiatives,
CHICANOS POR LA CAUSA

Peter A. Lefferts

Chair Emeritus
Retired,
AMERICAN EXPRESS BANK

Yolanda Winstead*

Member, Loan Committee
President and CEO
DHIC, INC.

Kendra Smith*

Member, Loan Committee
Vice President, COMMUNITY
HEALTH BON SECOURS
MERCY HEALTH

Debbie Kleban*

Member, Audit and Risk Committee
Managing Partner, APPLGATE
& THORNE-THOMSEN

INVESTORS

In gratitude to our partners and investors.

CHC receives funding from the following organizations.

NeighborWorks America

Bank of America

Bon Secours Mercy Health

CareSource

CDFI Fund

Charles Schwab

CommonSpirit

JPMorgan Chase

First Citizens Bank

FHL Bank Atlanta

Laura & John Arnold Foundation

HSBC

PNC Bank

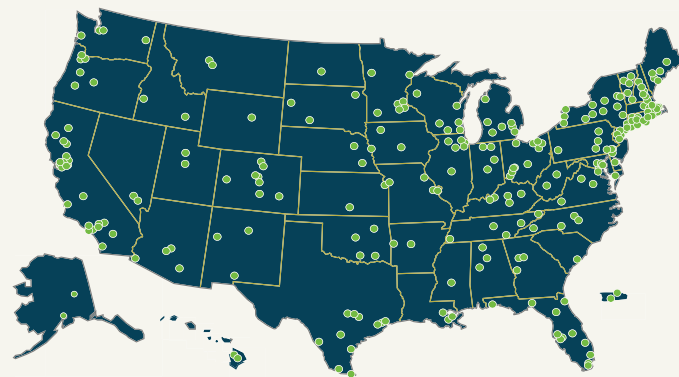
Truist

U.S. Bank

Wells Fargo

Partnering with NeighborWorks America

CHC provides financing capital exclusively to the affordable housing developers of the NeighborWorks America network.



ABOUT COMMUNITY HOUSING CAPITAL

Community Housing Capital (CHC) is a 24-year-old Community Development Financial Institution (CDFI) and 501(c)(3) created to facilitate the creation and preservation of affordable housing. Since 2000, CHC has, through its lending activity, created or preserved over 24,396 units of affordable housing and facilitated \$3.8 billion in total development. Community Housing Capital is headquartered in Decatur, Georgia. For more information, visit its website at <https://www.communityhousingcapital.org>.

Our Mission

To provide equitable access to capital that is transformative for NeighborWorks organizations and their communities.

Our Vision

Healthy, safe, vibrant, and inclusive communities where all individuals and families have the opportunity, resources, and economic means to live, work, learn, and thrive.

National Reach, Local Impact: Community Housing Capital's mission is to provide equitable access to capital that is transformative for NeighborWorks organizations and their communities. NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives, and strengthen their communities. Nearly 250 non-profit organizations have been rigorously assessed and are regularly audited in order to maintain membership in the network. The network includes some of the best community development and housing organizations across all 50 states, Washington, D.C., and Puerto Rico. The NeighborWorks network considers local voices critical to the success of their projects – one-third of the board members at any given network organization represent local residents. In 2024, network members created 16,282 homeowners and constructed, acquired, and preserved 13,542 rental homes. They also assisted 431,000 individuals and families with affordable housing and counseling.

