



**HOUSING
TRUST FUND**
VENTURA COUNTY
Everyone deserves a home

WHERE WE LIVE SHAPES HOW WE LIVE

Addressing housing insecurity through
community impact investing



Are you a mission-minded corporation, foundation, or individual seeking to make a socially responsible impact in Ventura County?

Investing in Housing Trust Fund Ventura County's **Everyone Deserves a Home** Revolving Loan Fund provides a unique opportunity to provide safe and equitable homes built in richly diverse neighborhoods that positively impact the trajectory of people's lives throughout our communities – all while earning a modest financial return on your investment.



\$2,176 average rent for a two-bedroom apartment in Ventura County

\$74,606 annual income (\$37.30 per hour) needed to support a two-bedroom apartment

With an average annual Ventura County household income of \$84,566 this leaves only \$830 monthly for food, childcare, medical needs and more.

(source: Dyer Sheehan Group, Inc. 2020 Apartment Market Survey)

Where we live shapes our lives.

It determines where we go to school, where we get our fresh produce, where and how we get to work, where we seek medical attention and other vital services. Where we live becomes the map to our lives.

As housing prices rise in Ventura County more and more people are squeezed out of the ability to buy a home, leading to a scarcity of rental housing and driving up rental rates. This creates a vicious cycle of families putting more and more of their monthly income towards rent, leaving less for needs such as healthcare, nutritious food and quality childcare.



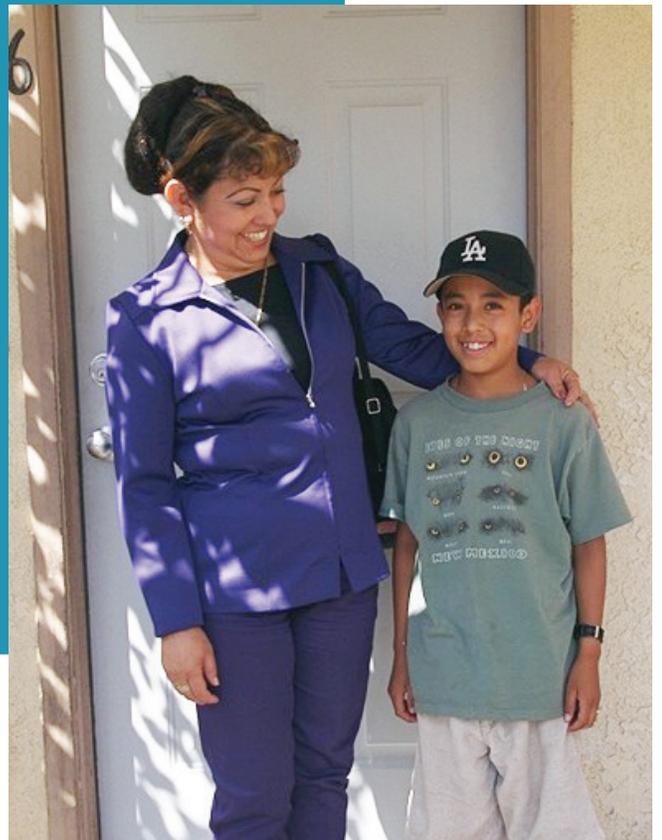
Building affordable homes in socially and economically diverse neighborhoods positively impacts our County's collective prosperity.

When we all have a place to call home, our community thrives as a more inclusive, healthier and happier environment in which we all work, raise our children, live and play. Building affordable homes in inclusive, socially mixed neighborhoods creates rich, culturally diverse places where more children interact together at high-quality schools and become productive interrelated citizens in our community. Employment opportunities expand with higher paying jobs and stronger transportation systems. Health and public safety improve, and diversity of thought and experience creates a kinetic energy – a mass in motion – all due to believing that **everyone deserves a home**.

Housing Trust Fund Ventura County has:

- funded over \$10 million in loans since 2012
- helped to ensure 598 new affordable homes are available to individuals and families in Ventura County
- committed to helping develop an additional 700 residences in Ventura County, over the next several years, bringing a total of over 1,200 affordable homes to our community

All figures as of December 31, 2020



When you invest in the **Everyone Deserves a Home** Revolving Loan Fund, one hundred percent of your investment benefits residents in Ventura County.

The Impact of Your Investment

The **Everyone Deserves a Home** Revolving Loan Fund is a Community Impact Note offered by Housing Trust Fund Ventura County, a U.S. Department of the Treasury certified Community Development Financial Institution (CDFI). As the leading local early-funding lender, Housing Trust Fund Ventura County works with developers who are creating affordable homes in neighborhoods throughout the 10 incorporated cities and unincorporated areas of Ventura County, to provide flexible, low-cost financing.

Your investment is pooled with others and used by Housing Trust Fund VC as lending capital, which has the exponential impact of providing individuals in our community with a place to call home while positioning your company as being part of the housing affordability solution. And as an employer, your investment in affordable housing preserves our most valuable resource – people – right here in Ventura County.



The **Everyone Deserves a Home** Revolving Loan Fund is one of only a handful of CDFI community impact notes specifically focused on solving the affordable housing crisis in California. Our investors earn a modest financial return while supporting socially responsible, equitable housing for all. Our Community Impact Note investments start at \$150,000 and can go up to \$2 million.



Rate of Return and Terms

- 1.5% with a three to four year term
- 2.00% with a five to six year term
- 2.25% with a seven to nine year term
- 2.75% with a ten to fourteen year term
- 3.00% with a fifteen year term

Rates subject to change

Since our inception in 2012 Housing Trust Fund Ventura County has taken seriously our role of managing and expanding our financial resources through responsible stewardship of our \$5+ million trust fund, which has grown over 90% in the last eight years. As a short term lender, our loans are repaid at closing of construction or permanent financing and we take great care in maintaining reserves to protect our investors' money. In fact, we have had zero defaults on our loans since inception.



How to Invest

Join socially responsible corporations and foundations as Housing Trust Fund Ventura County leverages your funds to positively impact accessibility to affordable homes and apartments in our community because, ***everyone deserves a home.***

Here's how it works...

You invest lending capital in our **Everyone Deserves a Home** Revolving Loan Fund. This Community Impact Note allows us to pool your funds with other investors, both public and private, leveraging the combined funds as flexible, below market interest rate loans provided early in the development process to developers of deed-restricted affordable housing in Ventura County. The developers pay back their loan with interest to the Trust Fund. (This financial transaction is exclusively between Housing Trust Fund VC and the developers.) The repaid principal revolves back into the revolving loan fund for future affordable housing developments. We pay your interest quarterly with a lump sum principal payment on your investment at the end of the term of your Note and report back to you on the impact your investment has made for our community.

"Our initial loan to the Trust Fund in 2014 provided returns comparable to our investments in stock market bonds. We were pleased not only with our return on investment but also with being part of the affordable housing solution in Ventura County."

— **Claudia Armann, Executive Director, The McCune Foundation**

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