

HABITAT COMMUNITY CAPITAL

IMAGINE

*what
more we
can build*



It's an uphill battle to fund any housing project, but affordable housing is especially challenging to finance.

Habitat Community Capital (HCC) aims to change that.

An investment in HCC is an investment in your community, increasing the capacity of affordable housing organizations to build more homes and serve more people.

By providing upfront capital and liquidity directly to affordable housing organizations, HCC enables these organizations to accelerate and expand affordable housing projects, leveraging your investment to serve more people, faster.

INVEST WITH THE EXPERTS



With all the challenges affordable builders face, we want to ensure that finding good financing isn't one of them.

As a part of Habitat for Humanity—with decades of affordable housing experience—HCC was founded in 2016 as a nonprofit lender to provide Habitat affiliates and other affordable housing developers with the critical funding needed to build more homes.

HCC is a certified Community Development Financial Institution (CDFI), with the expertise to leverage capital from banks, foundations, corporations, and government agencies. Investments move quickly to the organizations that need them, so they can get to work building the affordable housing we need.



GROWING AFFORDABLE HOUSING CAPACITY

Both create immediate liquidity for affordable housing organizations to facilitate land acquisition, predevelopment work, and construction. Financing through HCC also enables organizations with proven track records and stable operations to take on larger projects than might be possible through traditional fundraising.

We've structured our loans to respond to the challenges facing affordable housing organizations by offering:

- + Low interest rates
- + Simple & smooth loan processing
- + Little to no upfront expense
- + Easier to access than conventional financing

Investing with HCC facilitates affordable development through two principal avenues: mortgage purchases and secured loans.

All this means your investment pays off in more affordable housing built, and more people served.



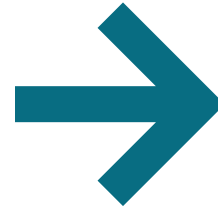
MORTGAGE PURCHASE

Our Mortgage Purchase program generates immediate liquidity for affordable developers through the purchase of existing mortgage loans. Many affordable homeownership builders originate their own mortgage loans for partner families; the organizations then hold, service, and receive payments for the lifetime of the mortgage. Organizations sell these mortgages to HCC for a lump sum to fund their next development.

HCC rigorously reviews each mortgage before purchase to ensure proper documentation, targets loans with a healthy track record of on-time payment, and retains an agreement with the selling organization to substitute a performing mortgage for any purchased mortgage that becomes delinquent. It is a safe investment for HCC and greatly expedites the building process for affordable housing organizations.

SECURED LOAN

Secured Loans provide established organizations with the money they need for their next construction project, giving them liquidity to increase their capacity and expand the production of affordable housing. With interest rates that are generally lower than conventional financing, organizations can dedicate more capital towards building homes. HCC also does not require interest payments during the life of the loan, so borrowers maintain the liquidity they need throughout construction and repay the loan once the completed homes sell. Loans are secured by the organization's existing performing mortgages, mitigating HCC's risk should there be any issues with construction.



LET'S BUILD MORE TOGETHER

An investment with Habitat Community Capital is an investment in your community. With HCC, your investment can make a bigger, broader, and more immediate impact—and may count toward CRA requirements.

DISCUSS A POTENTIAL PARTNERSHIP

Contact Matt Nelson at MNelson@HabitatEBSV.org.





HABITAT**COMMUNITY**CAPITAL

Habitat Community Capital is a certified Community Development Financial Institution (CDFI) dedicated to providing financial services to meet community needs. As a CDFI, we provide upfront capital and liquidity directly to affordable housing organizations so they can accelerate and expand affordable housing projects and serve more people, faster.

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