

# Lending Investments in Self-Help and Habit



# BACKGROUND/WORKING HISTORY

• Established 2011	
• Nine Loans - \$823,000	
• Use of Funds	
	Land Purchases
	Housing Purchases
	Operating Capital
	New Construction
	Debt Consolidation
• Benefits	
	Leverage - Eligibility Grant Funds of \$3.3 million
	Community Reinvestment Act Credits

# BUTTE HOUSING MARKET

• Economic Forecast	
	Consistent growth past 15-years
	Forecast slow but steady growth
• Housing	
	Supply & Demand
	Interest Rates
• Development	
	Construction Costs
	Infrastructure

# FUTURE COLLABORATIONS

• Partnerships	
	Funding Leverage
	Gap Financing
• Housing Affordability	
	Neighborhood Revitalization
	Social/Economic Benefits
• Community Outreach	
	Needs Assessment
	Education/Counseling

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