HOUSING TRUST FUND
VENTURA COUNTY
Everyone deserves a home
The Housing Trust Fund is the local trusted leader in helping to increase affordable housing options throughout Ventura County by leveraging public-private partnerships to provide low-cost, flexible loans early in the housing development cycle.
Everyone deserves a home

“I no longer have a license plate for an address. Having a residence has enabled me to continue working on my mental health.”
BRAND CORE COMPETENCIES

Brand Values

**HOUSING STABILITY:** Partnering with supporters, donors and developers in providing affordable housing options that create stable homes for underserved residents of Ventura County.

**TRUSTWORTHY:** Taking seriously our role of managing and expanding our financial resources through responsible stewardship.

**PARTNERS:** Leveraging public-private partnerships to provide early funding for affordable housing development.

**VALUE:** Pairing non-traditional funds with creative financial products at below market interest rates to develop affordable housing.
BRAND CORE COMPETENCIES

Brand Promise

The leading early-funding lender for developers creating affordable housing options in Ventura County.

Tagline

Everyone deserves a home
Local Housing Trust Funds

Separate Nonprofit 501(c)(3)

- Independent Board of Director
- Can attract multiple cities and county resources
- Able to leverage public, private, and charitable into one revolving loan fund.
- Attracts funding not traditionally used for affordable housing.

Entity of city or county government

- Managed by a city or county
- Multiple cities and county (JPA)
- Funded through a fee, tax, or other government source
OUR IMPACT SINCE 2012

- Over $9 million in approved loans
- Helping to create 365 affordable housing units
- 15 affordable housing developments located in 7 of the 10 Ventura County cities
- $6.73 million raised through grants, investments, sponsorships, and fundraisers
- Awarded a Department of Treasury CDFI capacity building grant for $125,000
Ventura County Housing Trust Fund (VCHTF) borne out of Housing Opportunities Made Easy (HOME)

VCHTF becomes 501c3 nonprofit and is awarded $2M CA Proposition 1C matching grant

VCHTF becomes State Certified Development Financial Institution (CDFI)

VCHTF becomes Federal CDFI and receives financial support from all 10 cities and the County

VCHTF rebrands as Housing Trust Fund Ventura County and is awarded $125,000 CDFI Federal Grant
<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
<th>Due</th>
<th>Type</th>
<th>Awardee</th>
<th>Project</th>
<th>City</th>
<th>Details</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>$300,000</td>
<td>pd</td>
<td>Construction</td>
<td>Santa Paula Housing Authority</td>
<td>Citrus Grove Apts</td>
<td>Santa Paula</td>
<td>New 6 units for low income seniors</td>
<td>Completed</td>
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<tr>
<td>2013</td>
<td>$159,900</td>
<td>pd</td>
<td>Acq./Rehab</td>
<td>Housing Authority City of Ventura</td>
<td>Saratoga Distressed</td>
<td>Ventura</td>
<td>Purchase &amp; rehab 1 distressed condo for VLI</td>
<td>Completed</td>
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<tr>
<td>2013</td>
<td>$200,000</td>
<td>pd</td>
<td>Construction</td>
<td>Housing Authority City of Ventura</td>
<td>Castillo del Sol</td>
<td>Ventura</td>
<td>New construction; 39 units for special needs</td>
<td>Completed</td>
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<tr>
<td>2014</td>
<td>$500,000</td>
<td>pd</td>
<td>Pre-dvpt</td>
<td>Cabrillo EDC</td>
<td>Camino Esperanza</td>
<td>Simi Valley</td>
<td>New 30 1-bdrm aptts for seniors, incl. disabled</td>
<td>Completed</td>
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<tr>
<td>2014</td>
<td>$250,000</td>
<td>pd</td>
<td>Acq./Rehab</td>
<td>Turning Point Foundation</td>
<td>Vince Street Project</td>
<td>Ventura</td>
<td>Rehab comm bldg into 10 SRO aptts homeless vets</td>
<td>Completed</td>
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<tr>
<td>2014</td>
<td>$250,000</td>
<td>pd</td>
<td>Construction</td>
<td>Santa Paula Housing Authority</td>
<td>Oakwood Ct Apts</td>
<td>Santa Paula</td>
<td>New 8 units low income seniors</td>
<td>Completed</td>
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<tr>
<td>2016</td>
<td>$300,000</td>
<td>pd</td>
<td>Construction</td>
<td>Santa Paula Housing Authority</td>
<td>Citricos</td>
<td>Santa Paula</td>
<td>New 11 1-bdrm slow income seniors</td>
<td>Completed</td>
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<tr>
<td>2016</td>
<td>$115,000</td>
<td>pd</td>
<td>Rehab</td>
<td>Housing Authority City of Ventura</td>
<td>Single-family</td>
<td>Ventura</td>
<td>Rehab 6 homes</td>
<td>Completed</td>
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<tr>
<td>2016</td>
<td>$500,000</td>
<td>pd</td>
<td>Pre-dvpt</td>
<td>Area Housing Authority County of Ventura / Many Mansions</td>
<td>Walnut Street Apts.</td>
<td>Moorpark</td>
<td>New construction; 27 units ELI &amp; VLI</td>
<td>Completed</td>
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<tr>
<td>2017</td>
<td>$875,000</td>
<td>pd</td>
<td>Construction</td>
<td>Habitat for Humanity</td>
<td>First &amp; Hayes Dvpt</td>
<td>Oxnard</td>
<td>New 6 SF homes for sale families &lt;80% AMI</td>
<td>Completed</td>
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<tr>
<td>2017</td>
<td>$250,000</td>
<td>pd</td>
<td>Mini-Perm</td>
<td>Habitat For Humanity</td>
<td>Barry Street</td>
<td>Camarillo</td>
<td>New 2 SF homes for sale families &lt; 80% AMI</td>
<td>Construction</td>
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<tr>
<td>2019</td>
<td>$700,000</td>
<td>7/21</td>
<td>Rehab</td>
<td>Housing Authority City of Ventura</td>
<td>El Portal</td>
<td>Ventura</td>
<td>28 rehab units for LI &amp; ELI formerly homeless</td>
<td>Predev</td>
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<tr>
<td>2019</td>
<td>$1,4M</td>
<td>pd</td>
<td>Construction</td>
<td>Housing Authority City of Ventura</td>
<td>Willett Seniors</td>
<td>Ventura</td>
<td>50 new senior low income rental units</td>
<td>Construction</td>
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<tr>
<td>2019</td>
<td>$1,262,892</td>
<td>1/22</td>
<td>Acquisition</td>
<td>Many Mansions/Area HA VC</td>
<td>Mountain View</td>
<td>Fillmore</td>
<td>77 new affordable rental units</td>
<td>Predev</td>
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<td>2020</td>
<td>$1M</td>
<td>1/20</td>
<td>Acquisition</td>
<td>Many Mansion</td>
<td>6th Street</td>
<td>Oxnard</td>
<td>64 one bdrm rentals LI &amp; ELI</td>
<td>Predev</td>
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</table>

**Total:** $9,262,892  
**Units:** 365
Our donors say it best...

“The housing crisis is crippling our communities and burdening many hardworking families and residents. The McCune Foundation partnered with the Housing Trust Fund Ventura County because they are assertively mobilizing resources to build much-needed homes. We believe that creating safe and affordable housing builds community and social capital.”

CLAUDIA ARMANN
MCCUNE FOUNDATION
EXECUTIVE DIRECTOR
Everyone deserves a home . . .

“A person simply cannot function normally without basic needs being met and housing is certainly number one.”
Contributions since inception by sector

- Government/Municipal: 55.4%
- Community Impact Notes: 31.9%
- Non- & Not-for-Profit: 5.0%
- Industry & Corporate: 3.1%
- Bank/Financial: 3.7%
- Individual: 1%
A word from one of our developers...

“Many Mansions is grateful that Ventura County has such a strong community asset and partner as the Housing Trust Fund Ventura County. The Housing Trust Fund plays a vital role in addressing the County’s affordable housing needs by providing critical acquisition, predevelopment, and construction financing. Several of our developments would not have been possible without this vital funding.”

RICK SCHROEDER
MANY MANSIONS PRESIDENT
Our donors say it best...

“Pacific Western Bank has a long-standing history of supporting local communities, and believes in the power of joining forces to solve a local need. Housing Trust Fund Ventura County has the vision and knowledge to make affordable housing a reality in our county, and Pacific Western Bank is committed to providing financial and human resources – because everyone deserves a home.”

SEAN MORREALE
PACIFIC WESTERN BANK
EVP/REGIONAL MANAGER
CENTRAL COAST REGION-SOUTH
AND HTFVC BOARD DIRECTOR
Everyone deserves a home . . .

“It’s great to have my own space and to have access to support classes (for abused women) which has helped with my self-esteem and how to move on.”
“Affordable housing provides everybody the opportunity regardless of their income to have a place they can call home.”
Nonprofit of the Year by the Ventura Chamber of Commerce at the 2019 Poinsettia Awards
Housing Trust Fund
Ventura County
Everyone deserves a home