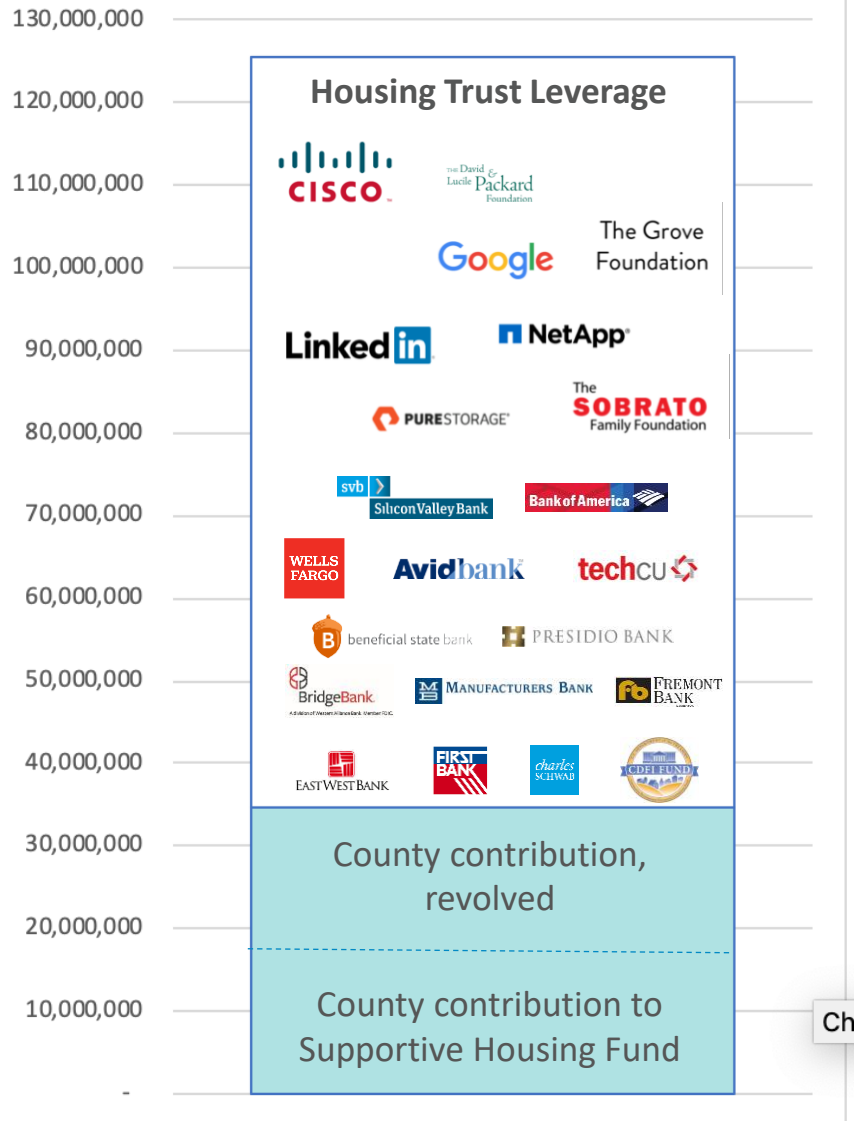


Investor Briefing Update

We believe safe, stable, affordable housing opens the door to better living for everyone. Through our innovative programs and deep partnerships, we rally people and resources to create affordable and sustainable housing opportunities for all our neighbors, from those experiencing homelessness to renters to first-time home buyers.



Housing Trust Lending Supportive Housing Fund + Measure A Approved



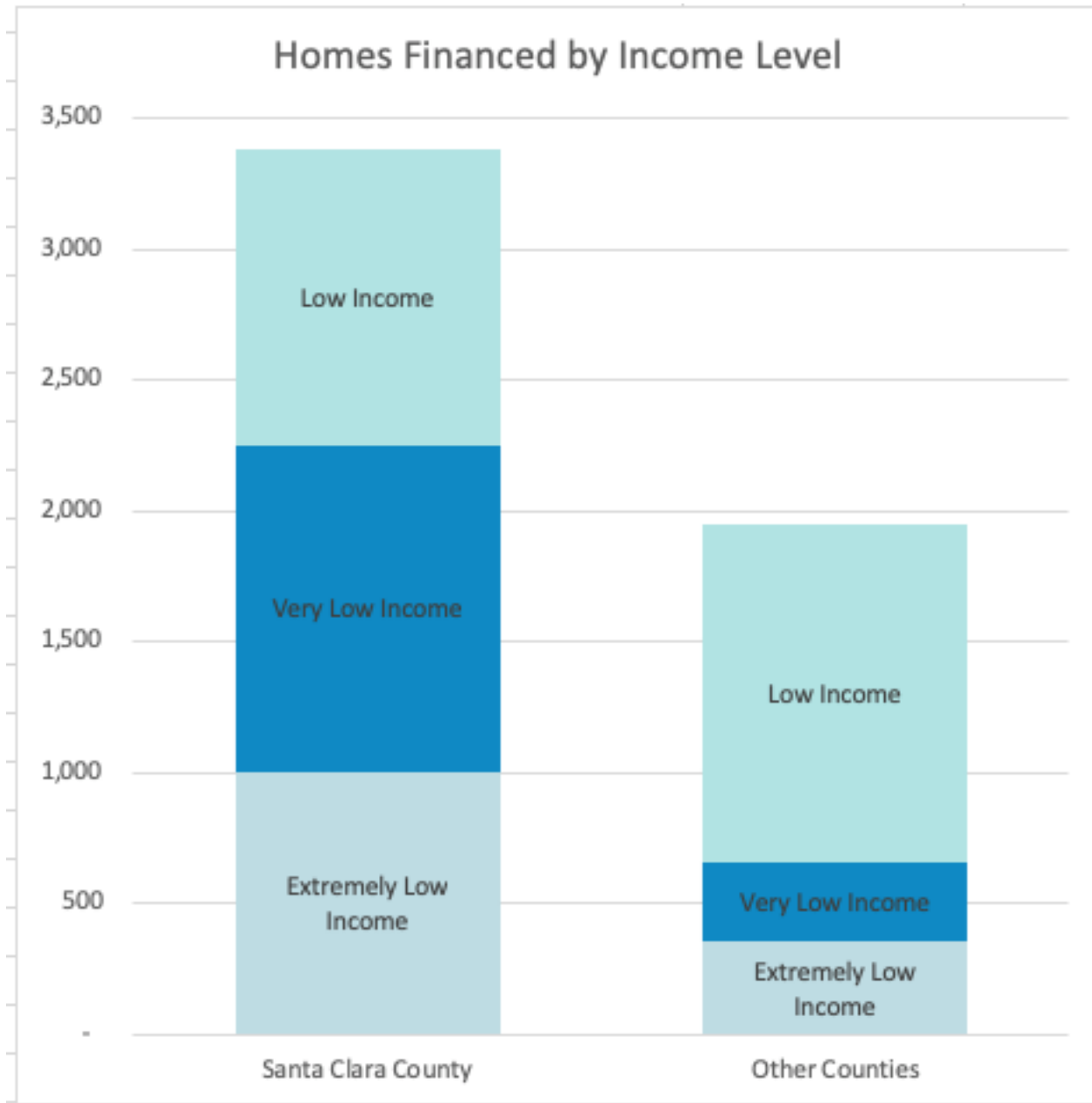
Housing Trust, committed to Santa Clara County

Leveraging partnerships to have greater impact

- \$21.9 million Supportive Housing Fund has **revolved 2x** to date with more to come
- **Housing Trust has leveraged another \$90+ million** to support housing aligned with County objectives to end homelessness

Homeless Partner Organizations Alta Housing • Abode Services • Affirmed Housing • Bill Wilson Center • Charities Housing • Community Solutions • CORE Affordable Housing • Eden Housing • Family Supportive Housing • First Community Housing • Gilroy Compassion Center • Health Trust Hope's Corner • HIP Housing • LifeMoves • Office of Supportive Housing • PATH Ventures • Reed Community Partners • Sacred Heart • SVILC • West Valley Community Services





Housing Trust, committed to the Greater Bay Area

Since 2015:

Total Santa Clara County (47 loans)

| | |
|---------------|---------------|
| ELI/VLI | 2,253 |
| LI | 1,129 |
| Total | 3,382 |
| Total Lending | \$177,836,976 |

Total Other Counties (27 loans)

| | |
|---------------|--------------|
| ELI/VLI | 655 |
| LI | 1,297 |
| Total | 1,952 |
| Total Lending | \$86,842,712 |

More affordable housing lending than any other nonprofit lender in the region and growing, nearly **\$100 million in the past year alone.**

Our Impact To Date

Since 2000...

\$355 million invested

20,760 affordable homes created

38,000+ helped across greater Bay Area



Housing Trust lends in 13 counties in the greater Bay Area that have one thing in common – a critical need for affordable housing & more capital to support its development

S&P Global Ratings **AA-**

