



A COUNTY IN CRISIS

Every night, nearly 60,000 Angelenos go to sleep homeless, enough to fill Dodger Stadium. The California Community Foundation (CCF) is focused on ending this crisis, working with partners to help build 10,000 housing units over ten years as a first step to providing homes for all in need in our community.

INVESTING IN INNOVATION

As part of our commitment, CCF is investing \$5 million in innovative solutions proven to make a permanent impact. Since 2015, more than two dozen CCF donors joined our efforts and invested an additional \$4.5 million in a pooled fund that helps builders advance new supportive housing developments. We are inviting donors who are passionate about ending homelessness to join this exciting network.

HOME L.A. LOAN FUND

The Home L.A. Loan Fund is a one-of-a-kind, risk-free charitable investment option focused on fighting homelessness in Los Angeles County. Donor investments are pooled and used to provide three or five year seed capital to organizations building permanent supportive housing units for the chronically homeless. By jump-starting the process, this capital accelerates the pace and scale of production, creating more homes for our neighbors who need them most.

RISK-FREE INVESTMENT IN A BETTER L.A.

CCF has served Los Angeles County for over a century and is one of the region's largest providers of program related investment loans.

All Home L.A. loans are guaranteed by CCF. At the conclusion of the loan, 100% of the initial investment is returned to the donor's fund, from which any or all of it can be directed back into the Home L.A. Loan Fund or to the charitable fund or organization of the donor's choosing.

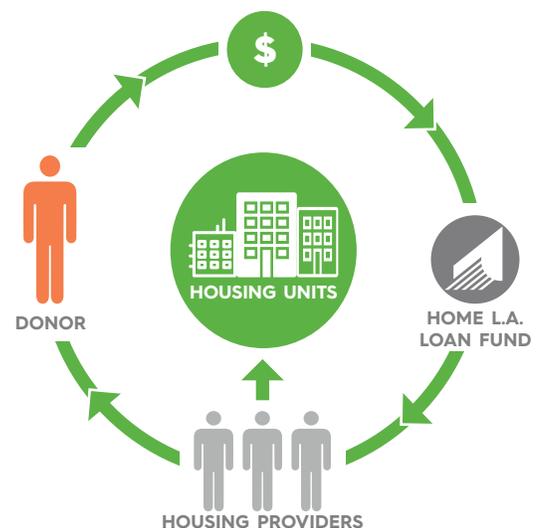
at a glance

Home L.A. Loan Fund

- Risk-free approach to ending homelessness in Los Angeles County.
- Leverage your gift with CCF's nearly \$10 million investment to continue production and support innovative pilots.
- Magnify your impact by reinvesting your charitable dollars over time.
- Since 2017, the Home L.A. Loan Fund has raised and leveraged \$100M in pooled funding—supporting over 2,100 units in 32 new housing developments.

HOW DOES THE HOME L.A. LOAN FUND WORK?

- 1 Donors invest in the Home L.A. Loan Fund investment using their CCF Donor Advised Fund (DAF).
- 2 Donor investments are joined with CCF funds to create guaranteed, three or five year seed capital loans for affordable housing providers.
- 3 Housing providers leverage loan capital to speed up production and build more units.
- 4 At the conclusion of loan term, the donor's initial investment is returned to their DAF, from which it can be granted to any qualifying fund or nonprofit organization.



PARTICIPATION TERMS

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| Amount: | \$50,000 minimum investment. |
| Loan Term: | 3 or 5 years. |
| Returns: | Quarterly interest payments earnings of .50% per annum will be made into DAF. |
| Date: | DAF holders can elect to participate in the Home L.A. Loan Fund as a continued investment vehicle beginning July 1, 2020. |
| Guaranteed Returns: | DAF investment principal and interest will be fully guaranteed by the California Community Foundation. |
| Fees: | The amount invested in the Home L.A. Loan Fund will be an additional investment vehicle and will be reflected in the DAF fund balance. Standard management fees will be charged on the total DAF balance. |
| Liquidity: | During the term the DAF balance will be restricted by amount of this investment, reducing the balance available for grant making. DAF's can elect to invest up to 90% of their fund balance in this option. |
| Reporting: | DAF holders will be provided semi-annual programmatic reports. |

The California Community Foundation is committed to ending the homelessness crisis and creating a future in which all Angelenos can thrive. By becoming a charter investor in the Home L.A. Loan Fund, donors can double their impact, using their charitable dollars to make a risk-free investment in improving the lives of their neighbors now and directing them later to the causes they care about most.

To learn more about the **Home L.A. Loan Fund**, please contact Senior Donor Relations Officer Celina Santiago at csantiago@calfund.org or 213.452.6208.



IMPORTANT LEGAL DISCLOSURE

The information provided is general and educational in nature. It is not intended to be, and should not be construed as, legal or tax advice. The California Community Foundation does not provide legal or tax advice. You should consult your tax advisor to properly determine the tax consequences of making a charitable gift to the California Community Foundation. Contributions to the California Community Foundation represent irrevocable gifts subject to the legal and fiduciary control of the foundation's board of directors.