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# NATIONAL HOUSING TRUST COMMUNITY DEVELOPMENT FUND

## Financial and Social Impact

- Amount loaned, 2012: \$2.7 Million
- Amount loaned, 2013: \$4.1 Million
- Amount loaned, 2014: \$3.5 Million
- Amount loaned, 2015: \$2.0 Million
- Loan loss rate: 0%

## Contact

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The National Housing Trust Community Development Fund (NHTCDF) is the lending arm of the National Housing Trust, the only national nonprofit engaged in housing preservation through real estate development, lending, and public policy initiatives. NHTCDF's mission is to promote the long-term preservation of quality affordable housing for low- and moderate-income persons and families, to help build communities, and promote the economic revitalization of distressed areas by providing fiscally prudent loans to entities engaged in developing and maintaining quality, affordable housing. NHTCDF occupies an essential niche, providing nonprofit developers of affordable housing with the crucial predevelopment and interim development financing that commercial lenders typically do not offer. Its products and services include predevelopment and bridge loans, technical assistance, training, purchase and renovation for existing affordable housing, public policy development, and energy efficiency and retrofit financing.

## Success Story: Twining Terrace Cooperative, Washington, DC

With their 37-unit building in disrepair, residents of the Twining Terrace Cooperative knew they needed to take action to save their homes. But they lacked funds to develop a comprehensive renovation plan. In partnership with the Enterprise Community Loan Fund, NHTCDF provided a \$475,000 predevelopment loan, and the Cooperative started the first major renovations to the building in 25 years. "Twining wishes to remain an operational housing cooperative for many more years, and this renovation project we are undertaking will keep Twining ongoing," said Joyce G. Smith, the President of Twining Terrace Cooperative.

