The mission of Housing Trust Silicon Valley is to make our region a more affordable place to live. Founded in 2000 as a national model of public-private collaboration, the Housing Trust makes loans and grants to increase the supply of affordable housing, to assist first-time homebuyers, to prevent homelessness, and to stabilize neighborhoods. It is the first certified nonprofit Community Development Financial Institution in the U.S. to earn an AA-investment grade credit rating from Standard & Poor’s.

Over the next three years, the Housing Trust’s strategic plan calls for new lending programs and capitalization to leverage our financial strength, experience and flexibility for maximum impact in one of the most costly housing markets in the nation. Innovative funding products such as investment vehicles for corporate and foundation investors, bonds and affiliated funds will generate thousands of much-needed affordable housing opportunities throughout the Silicon Valley/San Francisco Bay Area.

Success Story: The Met, San Jose, CA

A derelict lot in a fast-growing commercial area was converted by Charities Housing into new affordable apartments for 70 extremely low-income families with the help of a $5 million investment from the Housing Trust’s revolving loan fund. More than 6,000 applied to be in a lottery for a stable place to live they could afford. In a built-out community, making good use of small, odd-sized parcels of land is one way to chip away at the deficit of 25,000 affordable homes needed in region where one-bedroom apartment rents for an average of $2,300 per month, putting affordable housing out of the grasp of so many.