

## Mission Focused: How We Support Our Member CDFIs

FHLBank San Francisco's Community Development Financial Institution (CDFI) members are on the front lines of providing capital to low-income communities in all economic cycles and are in a unique position to address the economic dislocation created by the COVID-19 pandemic.

We support the missions of our non-depository CDFI members with access to low-cost capital and grants for affordable housing and economic development. Together, we can reach deeper into underserved and marginalized communities and make them more equitable and resilient.



**\$629.0  
million**

in Advances to  
CDFIs since 2011\*  
\*As of 9/30/2021



**\$1.2  
million**

in AHEAD grants for  
economic development



**\$62.6  
million**

in Affordable  
Housing Program  
(AHP) grant awards



**5,600  
units**

of affordable housing  
created or preserved  
with AHP grants

### What Our CDFI Members Say About Membership

"As a member of the Federal Home Loan Bank of San Francisco, **we can provide financing to underserved communities we weren't able to support before.** Access to advances allows us to increase loan amounts, expand our product offerings, and reduce the interest rates we charge our customers."

— **Everett Sands**, CEO, Lendistry

"The capital is so flexible, it becomes the glue for a number of pieces that we receive from a variety of different funders. And **FHLBank San Francisco has a heart for community development.**"

— **Tommy Espinoza**, President/CEO  
Raza Development Fund

"**FHLBank San Francisco is very thoughtful in designing programs and tools that align with and help us further our mission.** The AHP is a great tool, and matching donations have helped us get more resources to our borrowers on the ground during COVID-19."

— **Tom De Simone**, President/CEO, Genesis LA

"We exist to do community development lending in a way that is additive and helpful to the community. **Being a member of FHLBank San Francisco is very different** than when I have to go to a bank or an investor and convince them to invest in us."

— **C. Lea Salem**, CFO  
Community Vision Capital & Consulting