

# Targeted Community Lending Plan 2024

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## Executive Summary

Per the Federal Housing Finance Agency (FHFA) regulation section 1290.6, each Federal Home Loan Bank's community support program is required to include an annual Targeted Community Lending Plan (Plan) approved by the Bank's Board of Directors which shall:

- (i) Reflect market research conducted in the Bank's district;
- (ii) Describe how the Bank will address identified credit needs and market opportunities in the Bank's district for targeted community lending;
- (iii) Be developed in consultation with (and may only be amended after consultation with) its Advisory Council and with members, housing associates, and public and private economic development organizations in the Bank's district;
- (iv) Establish quantitative targeted community lending performance goals; and
- (v) Identify and assess significant affordable housing needs in its district that will be addressed through its Affordable Housing Program.

Per the regulation, the Bank continuously conducts market research to identify housing and economic development needs, community lending credit needs, and market opportunities in the Bank's district of Arizona, California, and Nevada. The Bank consulted with its Affordable Housing Advisory Council (AHAC), members, a housing associate, and economic development organizations to conduct this research, develop the Plan, and establish performance goals. This research and consultation included:

- Consultation with AHAC on district needs and the Plan outline.
- A survey of members, a housing associate, nonprofit organizations, and tribal organizations on the housing and economic development needs in the district.
- Review of national, state, and local reports on housing and economic development needs.
- Participation in housing and economic development conferences and webinars in the district.

As a result, the Bank identified the following key information related to housing and economic needs and opportunities:

- The Bank's district survey identified homeless / supportive, family (rental), rental, permanent, and family (owner) housing as priorities.
- The district has a severe shortage of affordable housing for extremely low-income households compared with the U.S. average and accounts for roughly a third of the total U.S. homeless population.
- There is significant racial and gender disparity in rental and homeownership housing needs, homelessness, and small business ownership.
- Native American / American Indian and Alaskan Native (AIAN) households experience exceptional housing challenges including housing cost burden and homelessness. In addition, entrepreneurs and small businesses in Indian Country face additional challenges accessing low-cost training and support.

Over the past few decades, the Bank's community investment programs have achieved substantial milestones in addressing district needs and opportunities. The Bank has created Plan goals for 2024 to strengthen the impact of the programs and build on these milestones. The Plan also describes enhancements for the Bank's programs to address district priorities.

# National Housing and Economic Development Needs

## Housing Conditions and Homelessness

The need for affordable rental housing in the U.S. continues to be high. According to the National Low Income Housing Coalition's (NLIHC) report *Out of Reach*, in no state, metropolitan area, or county in the U.S. "can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week" and median rents increased "by 25% between January 2021 and June 2022." The NLIHC's report *The GAP* states that only 3.7 million affordable rental homes are available for 11 million extremely low-income renters.<sup>1</sup> The report notes that 72% (8.1 million) of these renters are severely housing cost-burdened, spending more than half of their incomes on rent and utilities.

Every major metropolitan area in the U.S. has a shortage of affordable rental homes for extremely low-income renters; however, NLIHC also notes that rural communities tend to have higher levels of poverty and lower incomes and face additional challenges building and maintaining affordable rental homes. Rural communities often struggle to provide sufficient affordable homes, and "many rural renters live in unaffordable, overcrowded, or substandard homes."

Racial disparity exists in the need for affordable rental housing. *The GAP* report states that the "shortage of affordable and available housing disproportionately affects Black, Latino, and Native and Alaska Native households" and that these households are "more than twice as likely as white households to be extremely low-income renters." Extremely low-income renters make up 19% of Black households, 14% of Latino households, and 17% of American Indian or Alaskan Native (AIAN) households compared to 6% of White households. Per the Harvard University Joint Center for Housing Studies report *The State of the Nation's Housing*, while "43 percent of Asian and 45 percent of white renter households were cost burdened in 2021, 57 percent of Black renter households were burdened, along with 53 percent of Hispanic renters, 50 percent of both Native Hawaiian and Pacific Islander and multiracial renters, and 47 percent of American Indian and Alaska Native renters."

In addition to racial disparity in rental housing, *The GAP* report notes that extremely low-income renters "are more likely than other renters to be seniors or have disabilities." Among extremely low-income renters, 30% are seniors and 18% have a disability. These households need housing that is not only affordable but also accessible. *The State of the Nation's Housing* report notes that much of the existing housing stock "lacks basic accessibility features, such as no-step entrances, bathroom grab bars, or other modifications to support the nation's rapidly aging population" and that as of 2019 "more than 2 million households headed by someone age 65–79 (8 percent) and nearly 1.5 million headed by someone age 80 and over (18 percent) reported difficulty navigating or using their homes, threatening their ability to age in their homes and increasing the likelihood of incurring nursing home expenses."

Regarding homelessness, the U.S. Department of Housing and Urban Development's (HUD) 2022 *Annual Homeless Assessment Report (AHAR) to Congress* includes the following key findings:

- On a single night in 2022, roughly 582,500 people were experiencing homelessness in the United States. Six in ten (60%) were staying in sheltered locations – emergency shelters, safe havens, or transitional housing programs – and four in ten (40%) were in unsheltered locations such as on the street, in abandoned buildings, or in other places not suitable for human habitation.
- There continues to be an overrepresentation of people who identify as Black, African American, or African, as well as indigenous people (including Native Americans and Pacific Islanders) among the population experiencing homelessness compared to the U.S. population. People who identify as Black made up just 12% of the total U.S. population but comprised 37% of all people experiencing homelessness and 50% of people experiencing homelessness as members of families with children.

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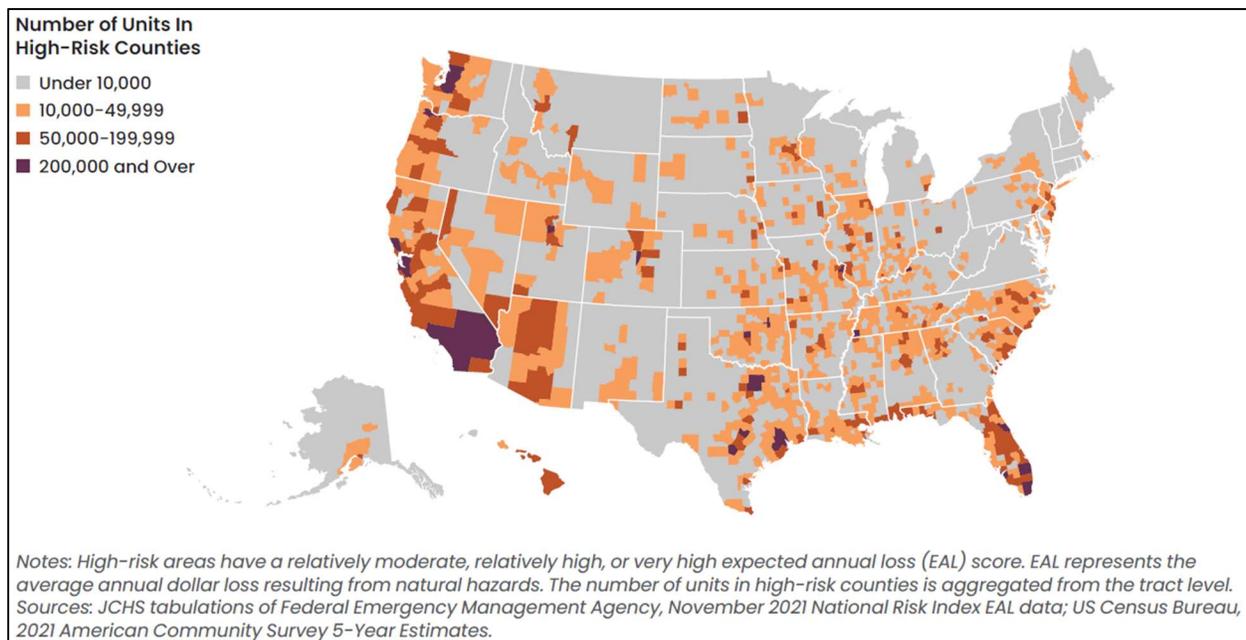
<sup>1</sup> Households with an income at or below 30% of the HUD area median income (AMI)

- On a single night in 2022, more than 30,000 people under the age of 25 experienced homelessness on their own as “unaccompanied youth.” Slightly more than half of these youth (57%) were in sheltered locations. Most (91%) were between the ages of 18 and 24. Four percent of the unaccompanied youth population reports identifying as transgender, not singularly female or male, or gender questioning, compared with one percent of all individuals experiencing homelessness.

*The State of the Nation’s Housing* notes that in 2022 “unsheltered homelessness hit 233,830, a 3.4 percent increase over two years” and that this “reflects a longer-term trend, with the unsheltered population rising 35 percent (60,560 people) from 2015 to 2022.”

Lastly, climate change continues to be connected with housing. Per *The State of the Nation’s Housing*, “CoreLogic estimated that more than 14.5 million homes were affected by climate-related hazards – such as hurricanes, wildfires, and hail – in 2021, amounting to \$56.9 billion in damage from large events. Even more homes are at future risk across the country, including 59.9 million in areas with at least moderate expected annual losses from hazards [...] leaving people vulnerable to damaged or destroyed homes and displacement.” The map below shows the large number of housing units threatened by climate-related disasters in the Bank’s district of Arizona, California, and Nevada.

Housing Units Threatened by Climate-Related Disasters

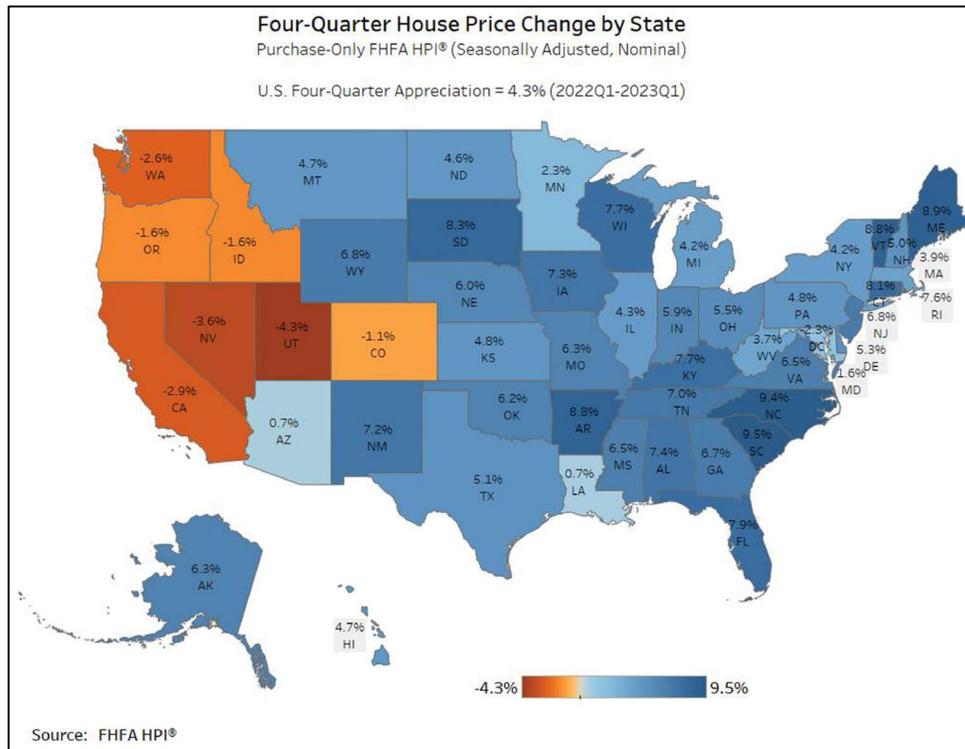


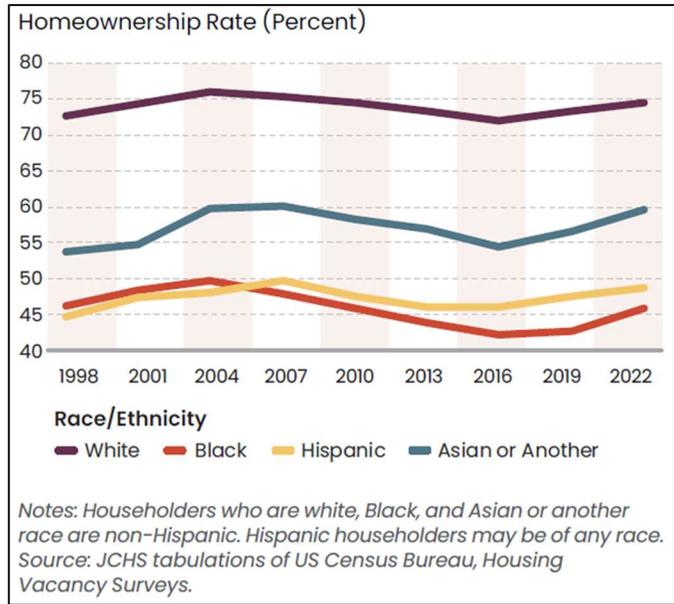
Recent severe weather events and high replacement costs are contributing to a surge in insurance costs, which have been rising for years. According to Affordable Housing Finance, property insurance costs have risen 26% over the past year putting many rental housing providers “in the difficult position of choosing whether to eat the higher costs, knowing it means less reinvestment in other areas of their businesses or higher rents for residents, or find ways to scale back policies to mitigate the costs, raising their risk exposure.” AHAC has also noted that housing insurance costs have increased significantly.

**Homeownership**

Consistent with rental housing, there continues to be a lack of affordability for homeownership. The May 2023 FHFA *Housing Price Index* report notes that U.S. house prices increased by 4.3% from the first quarter of 2022 to the first quarter of 2023. Per the FHFA map below, house prices in the Bank’s district either increased at a lower rate than that of the U.S. overall or decreased during this period. However, prices in the district remain less affordable than the rest of the U.S. A National Association of Home

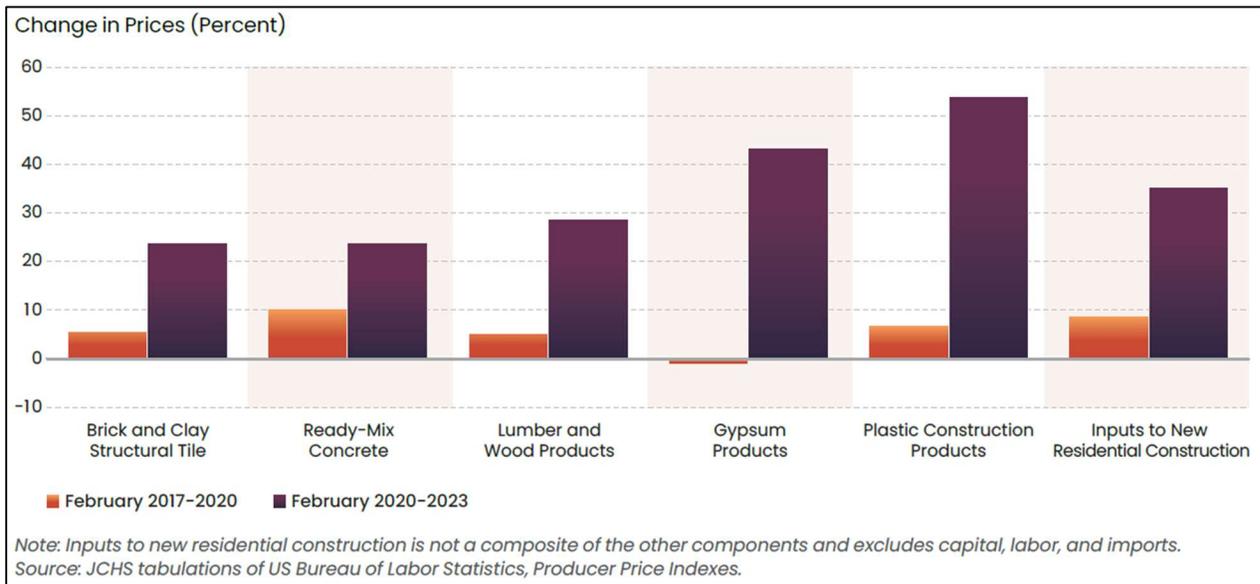
Builders (NAHB) report listed seven California metro areas (Los Angeles, Anaheim, San Diego, San Francisco, San Jose, Riverside, and Stockton) in the top ten least affordable areas for house prices in the U.S. based on median income as of the first quarter of 2023. NAHB also ranked the Phoenix, Arizona and Las Vegas, Nevada metro areas as less affordable than the U.S. overall.





**Economic Conditions**

Increases in construction costs have made affordable housing construction more expensive. Per *The State of the Nation's Housing*, the “rising cost of land, labor, and building materials has emerged as a key challenge for homebuilders and developers and impedes efforts to build the amount and variety of housing needed.” These same increases have been observed by AHAC. As shown in the chart below, the report also notes that the “price of inputs to new residential construction has increased 35 percent since the start of the pandemic, including even steeper rises for some common building materials like plastic construction and gypsum products.”



In addition, a 2023 Associated General Contractors national survey showed that two of contractors’ biggest concerns are materials and labor costs.

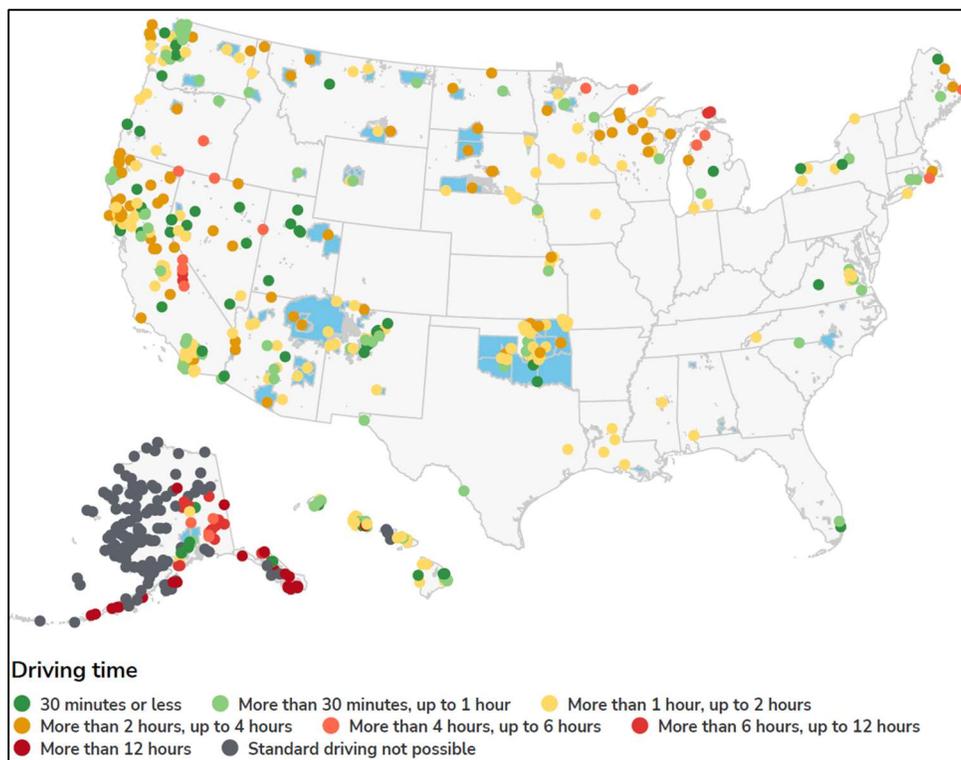
Regarding economic conditions for small businesses, the Federal Reserve Banks’ *Small Business Credit Survey: 2023 Report on Employer Firms* noted the following challenges:

- A majority of firms (58%) reported being in fair or poor condition.
- 38% of firms saw a decrease in revenue over the prior 12 months.
- Between 2021 and 2022, the net share of firms expecting revenue growth in the next 12 months fell from 42% to 35% and remains significantly below pre-pandemic levels. The net share of firms anticipating growth in employment levels also declined, falling from 31% in 2021 to 27% in 2022.
- Ninety-four percent of firms reported an operational challenge. Sixty percent reported challenges associated with hiring or retaining qualified staff, and 60% reported supply chain issues.

In addition, the survey shows race and gender disparity in small business ownership. While the 2022 population was about 19% Hispanic, 14% Black, and 1% AIAN per the U.S. Census, small business owners were about 6% Hispanic, 2% Black, and less than 1% AIAN. While women made up about 50% of the U.S. population, about 22% of small businesses were women-owned and 14% were owned equally by men and women in 2022.

Regarding small business assistance and AIAN businesses, a February 2023 report by the Minneapolis Federal Reserve Bank Center for Indian Country Development noted that Small Business Development Centers (SBDC) provide free business consulting, low-cost training, and a variety of technical supports, such as business planning, access to capital, marketing, and regulatory compliance to small businesses to help them start and succeed. However, Native American small businesses face long drive times to reach SBDCs, which may be a prohibitive commitment of time and resources. It takes one hour and 38 minutes round-trip on average to drive from a Native entity headquarters in the 48 contiguous states to the nearest SBDC, and the average drive time in rural areas reaches just over two hours. The map below shows these long drive times to SBDCs in the Bank’s district.

Round-trip Driving Time for Indian Country Business Owners to Nearest SBDC



A comparison of the key national data on housing and economic needs to the Bank’s district is provided in the following sections.

## The 11<sup>th</sup> District Needs & Opportunities

Overall, the Bank’s district of Arizona, California, and Nevada varied in how each state experienced housing and economic needs compared to the rest of the U.S. The sections below provide detailed comparisons between national and state data in the key need areas of housing affordability and homelessness, and economic conditions. These needs represent market opportunities, which are being addressed by the Bank as described in the following section on community investment programs.

### Housing Conditions and Homelessness

The tables below show how housing affordability and homelessness vary within the Bank’s district compared with the U.S. average. Overall, the district continues to experience a severe shortage of affordable housing compared to the rest of the nation. NLIHC’s *The GAP* report lists Nevada, California, and Arizona among the top five states in the nation with the lowest number of affordable homes available for extremely low-income renters. Similarly, the affordable housing need for very low-income renters was greater in the district than the U.S. overall. Consistent with the national average, there is a gap between the wage needed to afford housing and the average wage across the district, with California having the highest wage needed to afford fair market rent for a 2-bedroom unit in the U.S.

U.S. Compared to District (Rental Affordability) <sup>2</sup>		U.S.	Arizona	California	Nevada
1	Rental homes affordable and available per 100 Extremely Low Income (ELI <sup>3</sup> ) renters – 2021	33	24	24	17
2	ELI households with severe housing cost burden – 2021	73%	80%	78%	86%
3	Rental homes affordable and available per 100 Very Low Income (VLI <sup>4</sup> ) renters – 2021	55	40	32	30
4	VLI households with severe housing cost burden – 2021	34%	44%	51%	51%
5	Hourly wage needed to afford fair market rent for a 2-bedroom unit – 2023 estimate	\$28.58	\$29.93	\$42.25	\$27.99
6	Average renter wage – 2023 estimate	\$23.68	\$22.86	\$33.67	\$21.93

The lack of affordable housing in the Bank’s district is especially severe in metropolitan areas. For example, *The GAP* report notes that there are fewer affordable homes available per 100 ELI renters in Las Vegas (14), Los Angeles (20), and Phoenix (19) compared to the number of homes available at the state level. In addition, the *Out of Reach* report states that six out of the ten metro areas with the highest hourly wages needed to afford fair market rent for a 2-bedroom unit in the U.S. are in California, as follows: Santa Cruz (\$63.33), San Francisco (\$61.31), San Jose (\$56.56), Salinas (\$51.44), Santa Maria (\$51.29), and Santa Ana (\$48.83).

Per HUD, the Bank’s district made up about 33% of the U.S. homeless population in 2022 with homelessness rates above the U.S. average. The increase in people experiencing homelessness from 2020 to 2022 was much higher in the district than the U.S. overall, with California and Arizona in the top five states with the largest increases. California made up about 30% of the U.S. homeless population and had the highest number of people experiencing homelessness and highest rate of homelessness. *The State of the Nation’s Housing* notes that California and Arizona were among the top five states with the largest increases in unsheltered homelessness from 2015 to 2022.

<sup>2</sup> Source: NLIHC

<sup>3</sup> ELI renters are households with an income at or below 30% of the HUD area median income (AMI).

<sup>4</sup> VLI renters are households with an income at or below 50% AMI.

<b>U.S. Compared to District (Homelessness)<sup>5</sup></b>	<b>U.S.</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>
People experiencing homelessness – January 2022	582,500	13,553	171,521	7,618
Increase in people experiencing homelessness – 2020 to 2022	1,996 (0.3%)	2,574 (23.4%)	9,973 (6.2%)	718 (10.4%)
Number of people experiencing homelessness per every 10,000 people – January 2022	18.0	18.6	43.7	24.2

**Homeownership**

The table below shows how homeownership affordability varies within the Bank’s district compared with the U.S. average. Per the FHFA Housing Price Index, from the first quarter in 2022 to the first quarter in 2023 housing prices in Arizona increased at a lower rate than the U.S. overall, and prices in California and Nevada had the second and third highest decreases in the U.S. However, prices in the district remain less affordable than the rest of the U.S. A National Association of Home Builders (NAHB) report listed seven California metro areas (Los Angeles, Anaheim, San Diego, San Francisco, San Jose, Riverside, and Stockton) in the top ten least affordable areas for house prices in the U.S. based on median income as of the first quarter of 2023. NAHB also ranked the Phoenix, Arizona and Las Vegas, Nevada metro areas as less affordable than the U.S. overall. In addition, the homeownership rate was lower in California and Nevada than the national average.

<b>U.S. Compared to District (Homeownership)<sup>6</sup></b>		<b>U.S.</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>
1	Change in housing prices – Q1 2022 - Q1 2023	+4.3%	+0.7%	-2.9%	-3.6%
2	Homeownership rate – Q1 2023	66.0%	70.0%	55.3%	63.1%

A March 2023 National Association of Realtors report shows that there was racial disparity in homeownership rates both nationally and in the district per 2021 U.S. Census data in the table below.

<b>U.S. Compared to District (Homeownership Rate by Race)</b>	<b>U.S.</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>
Asian	63%	63%	61%	67%
Black	44%	41%	36%	32%
Hispanic	51%	59%	46%	53%
White	73%	73%	63%	66%

**Economic Conditions**

Consistent with national trends, AHAC has frequently noted that the district has experienced severe inflation in construction costs which has delayed affordable housing projects. Consistent with national data, a 2023 Associated General Contractors (AGC) survey of the western U.S., which includes the district,<sup>7</sup> showed that two of contractors’ biggest concerns are materials and labor costs.

<sup>5</sup> Source: HUD

<sup>6</sup> Source: item 1 – FHFA, item 2 – U.S. Census Bureau

<sup>7</sup> Other states in the region are Alaska, Colorado, Hawaii, Idaho, Montana, New Mexico, Oregon, Utah, Washington, and Wyoming.

Regarding small businesses, firms in the Federal Reserve Bank of San Francisco's district (12<sup>th</sup> district), which includes the Bank's district, faced greater challenges in certain areas during 2022 than small businesses in the U.S. overall. According to the Federal Reserve Banks' *Small Business Credit Survey*:

- 64% of 12<sup>th</sup> district firms reported being in fair or poor financial condition compared to 58% in the U.S.
- 42% of 12<sup>th</sup> district firms saw a decrease in revenue over the prior 12 months compared to 38% in the U.S.

In addition, 12<sup>th</sup> district firms reflect hiring challenges and gender disparity seen in the rest of the nation. Per the *Small Business Credit Survey*:

- 56% of 12<sup>th</sup> district firms reported hiring challenges.
- 58% of 12<sup>th</sup> district firms were men-owned, 23% were women-owned, and 19% were equally owned by men and women in 2022.

### **Housing & Economic Needs Survey**

In June 2023, the Bank sent a housing and economic needs survey to AHAC, community investment program member and sponsor participants, a housing associate, tribal organizations, and other community organizations in the district. The survey included the following items:<sup>8</sup>

- Where is your organization located within FHLBank San Francisco's district?
- What income level has the greatest affordable housing need in your geographic area as a percentage of the HUD area median income?
- Rank the following affordable housing needs in your geographic area by priority.
- Rank the following services needs in your geographic area.
- Rank the following community lending credit needs and market opportunities in your geographic area.

The Bank received 140 responses from organizations throughout the district. Overall, the responses were consistent with AHAC input on district priorities, and reports on housing and economic needs in the U.S.

In terms of housing needs by income level, 31% of respondents selected income between 31% to 50% of AMI (Very Low-Income) as having the greatest affordable housing need, 25% selected between 0% to 30% of AMI (Extremely Low-Income), 23% selected between 51% to 80% of AMI (Low-Income), 18% selected between 81% to 140% of AMI (Moderate Income), and 3% selected "Other" (these responses were write-in answers, which included responses that had overlapping categories of income levels and up to 140% AMI given the lack of affordable homeownership opportunities). The survey results are consistent with the NLIHC reports on the lack of affordable housing for extremely low- and very low-income households across the U.S.

The table below shows how respondents ranked the top five housing types needed in different areas of the district by order of priority.<sup>9</sup> Homeless / supportive and rental housing were ranked in the top five across the district. Family housing (owner), family housing (rental), and permanent housing (rental) were ranked in the top five in multiple areas as well. These housing types are not mutually exclusive.

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<sup>8</sup> Refer to Appendix I: 11th District Survey – 2023 for complete survey.

<sup>9</sup> Tribal areas overlap with states, and individual respondents may serve multiple tribal areas and / or states.

Rank	District	Tribal Areas	Arizona	California	Nevada
1	Homeless / supportive housing	Family housing (owner)	Homeless / supportive housing	Homeless / supportive housing	Family housing (rental)
2	Family housing (rental)	Family housing (rental)	Rental housing (includes rental assistance)	Family housing (rental)	Rental housing (includes rental assistance)
3	Rental housing (includes rental assistance)	Homeless / supportive housing	New construction	Rental housing (includes rental assistance)	Senior housing
4	Permanent housing (rental)	Rental housing (includes rental assistance)	Family housing (owner)	Permanent housing (rental)	Permanent housing (rental)
5	Family housing (owner)	Permanent housing (owner)	Homeownership	Family housing (owner)	Homeless / supportive housing

In addition, respondents emphasized the importance of social services, ranking these service needs as top priorities, which are listed in order of priority<sup>10</sup> below.

1. Health services (including mental health and drug treatment)
2. Elder care
2. Childcare
3. Food assistance
3. After school care

Lastly, respondents ranked these community lending credit needs and market opportunities as top priorities, which are listed in order of priority.

1. Home loans to low-income households
2. Special Purpose Credit Programs (includes downpayment assistance)
3. Minority or women-owned business loans
4. Small business loans / microlending to businesses
5. Training and other services

The following sections highlight key information on housing needs and opportunities for each state in the district.

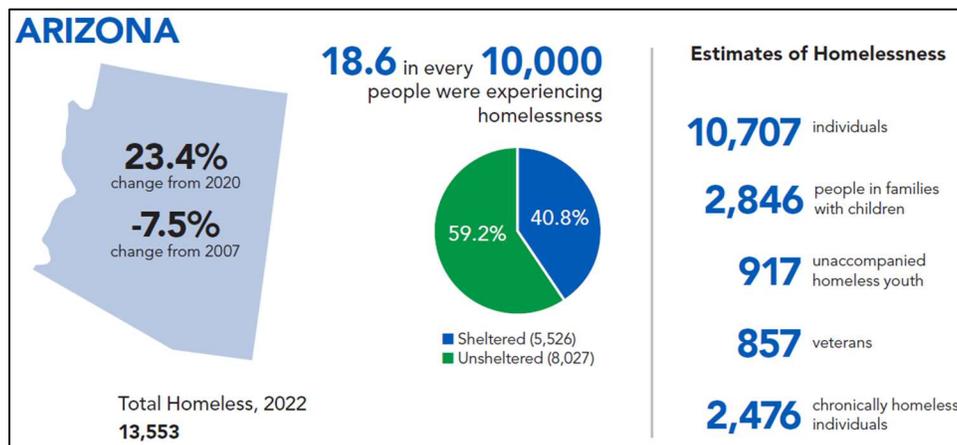
<sup>10</sup> Elder care and childcare tied for second, and food assistance and after school care tied for third.

# Arizona

## Housing Conditions and Homelessness

Arizona is tied with California for having the fourth lowest number of affordable rental homes available for Extremely Low-Income (ELI) renters in the U.S.: 24 homes were available for every 100 ELI renters in 2021, and 80% of ELI households had a severe housing cost burden. There were even fewer affordable rental homes available for every 100 ELI renters in Phoenix (19), which was in the top 10 metro areas in the U.S. with the lowest number of affordable rental homes available for ELI renters. For every 100 Very Low Income (VLI) renters in Arizona, there were 40 affordable homes available, and 44% of VLI households had a severe housing cost burden. The hourly wage needed to afford the fair market rent for a 2-bedroom unit in Arizona is \$29.93 while the average renter wage is \$22.86.

The HUD AHAR report graphic below provides data on homelessness in Arizona in January 2022. There were 13,553 people experiencing homelessness in Arizona, which reflected an increase in homelessness of 23.4% from 2020 and the fifth largest increase in the number of people experiencing homelessness in the U.S (2,574). Out of every 10,000 people in Arizona, 18.6 were experiencing homelessness compared to 18 for the U.S. overall. Arizona had the fifth highest percentage of people experiencing homelessness in the U.S. who were unsheltered (59.2%), and the fourth highest percentage of unaccompanied youth experiencing homelessness who were unsheltered (67.8%). Per *The State of the Nation's Housing*, Arizona was in the top five states with the highest increase in unsheltered homelessness from 2015 through 2022.



A 2020 Maricopa Regional Continuum of Care report noted the following findings on homelessness in Maricopa County, Arizona:

- African Americans experience homelessness at a rate 3.9 times greater than their share of the general population.
- Native Americans' proportion of the homeless population is more than twice its share of the general population.
- Racial discrimination in housing and criminal justice drive high rates of homelessness among people of color.
- People of color are more likely than their White peers to return to homelessness from permanent supportive housing and rapid rehousing interventions.

## Homeownership

Arizona house prices increased by 0.7% from 2022 to 2023. While the Arizona homeownership rate in Q1 2023 was 70% compared to 66% in the U.S. overall, Arizona was one of the less affordable states for homeownership in Q1 2023 compared to the U.S. overall. A March 2023 National Association of Realtors (NAR) report shows that there was racial disparity in homeownership rates, homeownership affordability, and mortgage denial rates in Arizona per the 2021 U.S. Census data in the table below. The homeownership rates for people of color were lower than the White homeownership rate, the share of owners spending greater than 30% of their income on their home was higher for Black and Hispanic owners than Asian and White owners, and the mortgage denial rate was higher for Black households than other households.

<b>Arizona Homeownership by Race</b>	<b>Homeownership Rate</b>	<b>Share of Owners Spending &gt;30% of Income on Home</b>	<b>Mortgage Denial Rates</b>
Asian	63%	18%	10%
Black	41%	31%	14%
Hispanic	59%	23%	10%
White	73%	21%	10%

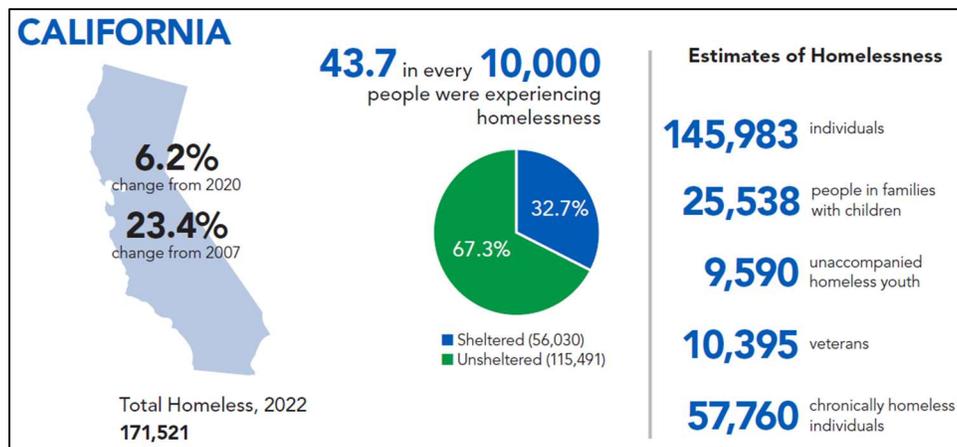
# California

## Housing Conditions and Homelessness

California is tied with Arizona for having the fourth lowest number of affordable rental homes available for ELI renters: 24 homes were available for every 100 ELI renters in 2021, and 78% of ELI households had a severe housing cost burden. Per *The GAP* report, there were even fewer affordable rental homes available for every 100 ELI renters in Los Angeles (20), Riverside (20), and San Diego (19). For every 100 VLI renters in California, there were 32 affordable homes available, and 51% of VLI households had a severe housing cost burden. The *Out of Reach* report estimates that in 2023 the hourly wage needed to afford the fair market rent for a 2-bedroom unit in California is \$42.25 while the average renter wage is \$33.67. Furthermore, this report states that six out of the ten metro areas with the highest hourly wages needed to afford fair market rent for a 2-bedroom unit in the U.S. are in California, as follows: Santa Cruz (\$63.33), San Francisco (\$61.31), San Jose (\$56.56), Salinas (\$51.44), Santa Maria (\$51.29), and Santa Ana (\$48.83).

According to the California Department of Housing and Development, farmworkers face an especially difficult time securing safe and affordable housing due to their limited income and unstable employment. Farmworker households are often impoverished, live disproportionately in housing that is in the poorest condition, and have high rates of overcrowding.

The HUD AHAR report graphic below provides data on homelessness in California in January 2022. California made up about 30% of the U.S. homeless population, and had the highest number of people experiencing homelessness (171,521) and highest rate of homelessness (43.7 out of every 10,000 people) in the U.S. This reflected an increase in homelessness of 6.2% from 2020 and the largest increase in the number of people experiencing homelessness in the U.S. (9,973). California had the highest percentage of people experiencing homelessness in the U.S. who were unsheltered (67.3%), and the second highest percentage of unaccompanied youth experiencing homelessness who were unsheltered (70.5%). California accounted for 32% of all veterans experiencing homelessness in the United States (10,395) and more than half of all unsheltered veterans (7,392). Per *The State of the Nation's Housing*, California had the highest increase in unsheltered homelessness in the U.S. from 2015 through 2022.



Regarding housing and climate change, a June 2023 Boston Consulting Group report noted that “in many parts of the country, insurers are struggling to service or, in some cases, are actively pulling out of higher risk markets” and that this trend is particularly pronounced in California, where major wildfires have pushed insurance markets to their limit.

## Homeownership

While California house prices decreased by 2.9% from 2022 to 2023, seven California metro areas (Los Angeles, Anaheim, San Diego, San Francisco, San Jose, Riverside, and Stockton) were in the top ten least affordable areas for house prices in the U.S. based on median income in the first quarter of 2023. The California homeownership rate in Q1 2023 was 55% compared to 66% in the U.S. overall. A May 2023 U.C. Berkeley Turner Center report notes the following findings:

- Homeownership in California continues to be eroded: 43.5% of people aged 25–75 were homeowners in 2021, down from 49.8% in 2000.
- Homeownership in California is increasingly out of reach relative to the country: in 2021 the share of adults who own their home in California was just 43.5%, more than 15 percentage points lower than the rest of the United States, which is the largest the gap has ever been.

The NAR report shows that there was racial disparity in homeownership rates, homeownership affordability, and mortgage denial rates in California per the 2021 U.S. Census data in the table below. The homeownership rates for people of color were lower than the White homeownership rate, the share of owners spending greater than 30% of their income on their home was higher for Black and Hispanic owners than Asian and White owners, and the mortgage denial rate was higher for Black households than other households. In addition, AHAC has noted the need for affordable homeownership for moderate-income households above 80% of HUD area median income in Native American communities in California.

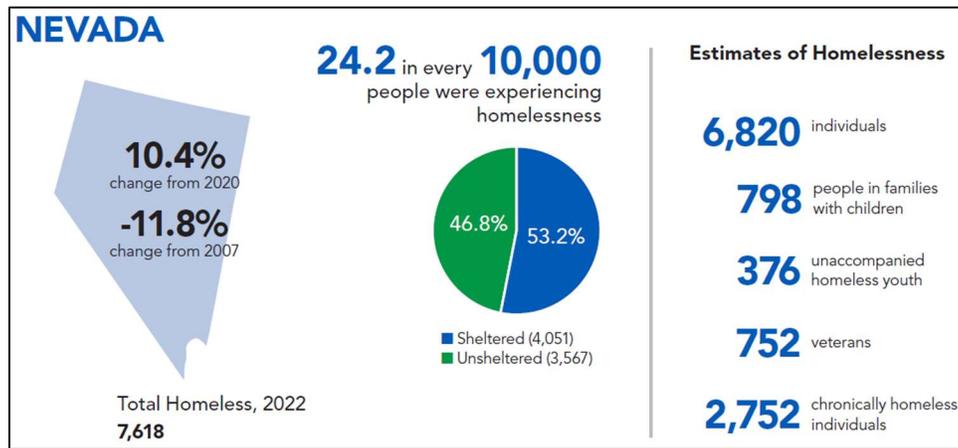
California Homeownership by Race	Homeownership Rate	Share of Owners Spending >30% of Income on Home	Mortgage Denial Rates
Asian	61%	29%	10%
Black	36%	41%	15%
Hispanic	46%	33%	10%
White	63%	30%	10%

# Nevada

## Housing Conditions and Homelessness

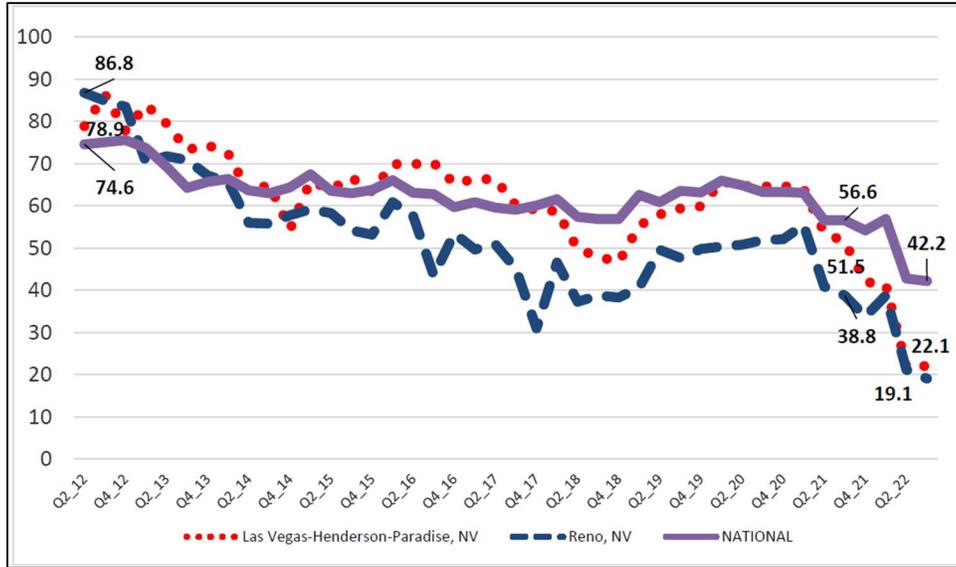
Nevada ranks first in the U.S. for the lowest number of affordable rental homes available for ELI renters: 17 homes were available for every 100 ELI renters in 2021, and 86% of ELI households had a severe housing cost burden. There were even fewer affordable rental homes available for every 100 ELI renters in Las Vegas (14). For every 100 Very Low Income (VLI) renters, there were 30 affordable homes available, and 51% of VLI households had a severe housing cost burden. The hourly wage needed to afford the fair market rent for a 2-bedroom unit in Nevada is \$27.99 while the average renter wage is \$21.93.

The HUD AHAR report graphic below provides data on homelessness in Nevada in January 2022. There were 7,618 people experiencing homelessness in Nevada, which reflected an increase in homelessness of 10.4% from 2020. Out of every 10,000 people in Nevada, 24.2 were experiencing homelessness compared to 18 for the U.S. overall.



## Homeownership

While Nevada house prices decreased by 3.6% from 2022 to 2023, Nevada was one of the less affordable states for homeownership in the first quarter of 2023 compared to the U.S. overall. The Nevada homeownership rate in Q1 2022 was 63% compared to 66% in the U.S. overall. Per the 2022 State of Nevada *Annual Housing Progress Report*, the NAHB Housing Opportunity Index chart below shows how homeownership affordability decreased in Las Vegas and Reno from 2012 to 2022 compared to the U.S. overall.



The NAR report shows that there was racial disparity in homeownership rates, homeownership affordability, and mortgage denial rates in Nevada per the 2021 U.S. Census data in the table below. The homeownership rates for Black and Hispanic households were lower than that of Asian and White households, the share of owners spending greater than 30% of their income on their home was higher for owners of color than White owners, and the mortgage denial rate was higher for households of color than White households.

Nevada Homeownership by Race	Homeownership Rate	Share of Owners Spending >30% of Income on Home	Mortgage Denial Rates
Asian	67%	26%	13%
Black	32%	33%	15%
Hispanic	53%	30%	13%
White	66%	23%	11%

## **Addressing Needs & Opportunities: The Bank's Community Investment Programs**

The Bank's Community Investment (CI) programs address the housing and economic needs and opportunities in the district. Below is a brief description of many of the Bank's CI program accomplishments:

### **Affordable Housing Program (AHP)**

- From 1990 through 2022, the Bank awarded over \$1.2 billion for affordable rental and homeownership housing to over 147,000 low-income households<sup>11</sup> in the district through the AHP General Fund and Set-Aside programs.
- During this period, the Bank's AHP General Fund program awarded about \$1.1 billion for affordable rental and homeownership housing to over 138,000 low-income households in the district.
- From 2000 through 2022, the Bank's AHP Homeownership Set-Aside programs (WISH & IDEA) disbursed over \$130 million for affordable homeownership, in the form of downpayment and closing cost assistance, to over 8,900 low-income households in the district.
- Based on extensive outreach activities over the past few decades, the Bank has found that both its AHP rental and homeownership grants serve a diverse population.

### **Community Investment Cash Advances (CICA) & Letters of Credit (LOC)**

- From 2001 through 2022, the Bank provided discounted member advances of about \$14.7 billion and LOCs of about \$6.5 billion for affordable housing and economic development in the district through the CICA programs.
- The Bank's CICA Advances for Community Enterprise (ACE) program, used to finance economic development, provided advances of about \$5 billion and LOCs of about \$1.2 billion.
- The Bank's CICA Community Investment Program (CIP), primarily used to finance the purchase, construction, and rehabilitation of affordable housing, provided advances of about \$9.7 billion and LOCs of about \$5.3 billion.

### **Voluntary Programs**

The Bank offers several voluntary programs to further address community development needs in its district. From 2004 through 2022, the Bank provided over \$84 million in funding through the programs described below to advance community-based economic development objectives, support innovative quality jobs projects, assist with disaster and pandemic relief, and boost nonprofit capacity.

### **Access to Housing and Economic Assistance for Development (AHEAD)**

- From 2004 through 2022, the Bank awarded over \$21 million to about 720 economic development projects in the district through this discretionary program. These projects include job training, small business assistance, homeless services, and other services targeted to a diverse population.

### **Quality Jobs Fund (QJF)**

- From 2017 through 2022, the Bank recommended over \$58 million in funds contributed to program administrator New World Foundation to be awarded to 14 economic development

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<sup>11</sup> Includes very low- and extremely low-income households

projects for creating over 26,000 quality jobs in the district through this discretionary program. The definition of a “quality job” is a job that pays a living wage, provides a safe workplace, and includes benefits such as healthcare, retirement savings, and paid time off. In addition, these projects provide small business assistance and job training to a diverse population.

### **Nevada Housing Capacity Program**

- In 2022, the Bank provided \$500,000 for a Nevada housing capacity building program to be administered by the Nevada Housing Coalition (NHC) to help address the lack of affordable housing and increase the capacity of Nevada housing developers. NHC awarded \$200,000 of the program funding in catalyst grants to Nevada housing developers to assist with applying for the Bank’s AHP round. The grants were \$50,000 each to four rental projects in both northern and southern Nevada which best aligned with AHP and were shovel ready.

### **Empowering Black Homeownership Program**

- In 2022, the Bank provided \$1 million to support HUD-approved housing counseling agencies working to address the disproportionate challenges that Black homeowners face for purchasing homes and making mortgage payments.

### **Disaster Relief**

- From 2017 through 2021, the Bank donated over \$720,000 to nonprofit community organizations for disaster relief in the district, leveraging over \$1.3 million from members for this critical need through matching donations.
- From 2017 through 2019, the Bank also donated \$100,000 directly to four nonprofit organizations providing disaster relief to wildfire victims in northern and southern California.

### **Pandemic Relief**

- From 2020 through 2021, the Bank donated about \$2,080,000 to nonprofit community organizations and small businesses for pandemic relief in the district, leveraging about \$3.2 million from members for this critical need through matching donations.

### **Sponsorships**

- From 2009 through 2022, CI donated over \$825,000 to nonprofit community organizations to serve other affordable housing and economic development needs in the district.

The data below provides detail on how the Bank has addressed district needs and opportunities across all programs in 2022 and also through its General Fund and Nevada Targeted Fund awards made in June 2023 and AHEAD awards made in September 2023.

### **AHP General Fund Program – 2022 & 2023**

The Bank awarded nearly \$32 million for 2,712 affordable rental units in the district in 2022. There was a higher proportion of funding awarded in California than in Arizona and Nevada. This is the result of several factors. First, it reflects the need for affordable housing funding in California due to higher development costs compared to Arizona and Nevada. Second, discussions with the Bank’s AHAC on the different state housing programs in the district suggest that another important factor is the larger amount of Low-Income Housing Tax Credit (LIHTC) funding available for housing in California. Per the state LIHTC agencies, California awarded 163 LIHTC projects in 2022 while Arizona awarded 16 and Nevada awarded 22, including 9 new projects and 13 additional awards for projects that had already received credits. Third, the Bank’s 2022 Targeted Community Lending Plan found that nonprofit capacity in

California was much higher than Nevada in terms of the number of organizations and revenues, leading to the creation of the Nevada Targeted Fund in 2023.

In 2023, the Bank awarded \$28 million through its General Fund for 2,562 affordable rental units in the district. With the launch of the Nevada Targeted Fund, all projects in the General Fund were located in California and Arizona and included one award to a tribally-sponsored Native project. Correlated with continued high costs, population size, and larger amount of LIHTC funding available noted above, a majority of awards were made to projects in California in 2023.

### AHP Nevada Targeted Fund Program – 2023

Due to the disparities in capacity and funding noted above, the Bank launched its Nevada Targeted Fund in 2023 and awarded \$4.87 million for six projects located throughout the state. Awarded projects were sponsored by six different nonprofit organizations and included one award to a tribally-sponsored Native project, who was also a first-time applicant to the Bank's AHP.

Regarding the housing priorities identified in national and state reports and the Bank's survey, the tables below highlight how AHP projects address these priorities based on the housing type and the scoring categories for which they received points.<sup>12</sup> For the district overall, the awarded projects address the housing needs identified. The Bank awards points in a way that prioritizes projects that have over 60% of the units dedicated to households at or below 50% AMI, which includes both Extremely Low-Income (ELI) and Very Low-Income (VLI) units. The awarded projects reflect this scoring preference with more than 60% of the projects having ELI units (30% AMI) and 92% having VLI units (50% AMI). The scoring categories Homeless and Special Needs (which includes seniors and people with disabilities) also serve to promote the creation of ELI units since there is often overlap between ELI households and these populations. As shown below, a substantial percentage of AHP projects received points under these categories.

General Fund Award Data (2022)	Arizona	California	Nevada	Total
Amount awarded	\$4,065,000	\$25,945,487	\$1,900,000	\$31,910,487
Amount per capita <sup>13</sup>	\$0.55	\$0.66	\$0.60	\$0.64
Number of affordable housing units	354	2,103	255	2,712
Number of housing projects	5	32	2	39
New construction projects	100%	91%	100%	92%
Homeownership projects	0%	6%	0%	5%
Rental projects	100%	94%	100%	95%
Rural projects	20%	25%	50%	26%
Homeless projects	20%	56%	0%	49%
Senior projects	40%	31%	100%	36%
Projects with large units (3+ bedrooms)	60%	41%	50%	41%
People with disabilities projects	20%	0%	0%	3%
ELI (0-30% AMI) projects	20%	72%	0%	62%
VLI (31-50% AMI) projects	100%	91%	100%	92%
LI (51-80%) AMI projects	80%	69%	100%	72%
Transit-oriented development projects	100%	84%	100%	82%
Green building projects	100%	97%	100%	97%

<sup>12</sup> Project types are not mutually exclusive.

<sup>13</sup> Source: U.S. Census Bureau (2022)

<b>General Fund Award Data (2023)</b>	<b>Arizona</b>	<b>California</b>	<b>Total</b>
Amount awarded	\$2,000,000	\$26,049,000	\$28,049,000
Amount per capita <sup>14</sup>	\$0.27	\$0.67	\$0.60
Number of affordable housing units	142	2,420	2,562
Number of housing projects	2	30	32
New construction projects	100%	90%	91%
Homeownership projects	0%	0%	0%
Rental projects	100%	100%	100%
Rural projects	100%	20%	25%
Homeless projects	0%	73%	69%
Senior projects	100%	10%	16%
Projects with large units (3+ bedrooms)	0%	50%	47%
People with disabilities projects	0%	0%	0%
ELI (0-30% AMI) projects	0%	73%	69%
VLI (31-50% AMI) projects	100%	83%	84%
LI (51-80%) AMI projects	100%	60%	63%
Transit-oriented development projects	100%	87%	88%
Green building projects	100%	90%	91%
Native housing projects	0%	3%	3%

<b>Targeted Fund Award Data (2023)</b>	<b>Nevada<sup>15</sup></b>
Amount awarded	\$4,870,000
Amount per capita <sup>16</sup>	\$1.53
Number of affordable housing units	263
Number of housing projects	6
New construction projects	83%
Homeownership projects	0%
Rental projects	100%
Rural projects	33%
Homeless projects	0%
Senior projects	67%
Small rental projects (<= 25 units)	17%
Projects with large units (3+ bedrooms)	33%
People with disabilities projects	17%
ELI (0-30% AMI) projects	17%
VLI (31-50% AMI) projects	100%
LI (51-80%) AMI projects	17%
Transit-oriented development projects	83%
Green building projects	67%
Native housing projects	17%

In addition to the project characteristics listed above, a significant portion of AHP projects are permanent housing and serve families<sup>17</sup>, and 100% of the projects received points under the Empowerment scoring category in the 2022 and 2023 General Fund, which includes points for having health services, job training, childcare, after school care, and / or a service coordinator. Aside from the transit-oriented and green building project scoring categories listed above, the Bank has other Community Stability scoring categories related to neighborhood revitalization, economic development and integration, and household

<sup>14</sup> Source: U.S. Census Bureau (2022)

<sup>15</sup> All 2023 Nevada projects were awarded in the AHP Nevada Targeted Fund.

<sup>16</sup> Source: U.S. Census Bureau (2022)

<sup>17</sup> While the Bank does not collect data on these specific housing types, an estimate that there is a substantial portion of this housing may be determined from the fact that 41% of the projects awarded in 2022 and 69% in 2023 had unit sizes of three bedrooms or more.

displacement prevention. The Bank also has the scoring categories Donated Property, First-Time Homebuyers, In-District Projects, Nonprofit Sponsorship, Project Readiness, Rural Housing, and Subsidy per Unit. These additional scoring categories are based on the AHP regulation and needs identified by the AHAC over the years.

Since there are many persistent needs across the Bank's district, the scoring categories in the Nevada Targeted Fund are similar to the General Fund, with some changes in point values and a few key differences identified through stakeholder meetings and the housing priorities put forth by the Nevada Housing Coalition Task Force to the State of Nevada for their American Rescue Plan Act allocation. In addition to the categories outlined above, the Nevada Targeted Fund also has categories to support projects with 25 or fewer units and the preservation of existing affordable housing. Although stakeholder feedback acknowledged that resident social services were important, and that most projects provide some level of services, Empowerment was omitted as a category within the Nevada Targeted Fund because developers often face difficulties securing sufficient funding to cover the services.

### **AHP Homeownership Set-Aside Program (WISH) – 2022**

Per the table below, the Bank disbursed about \$7.3 million in homebuyer assistance to provide affordable homeownership to 334 low-income households in the district. In contrast to the AHP General Fund, there is a higher proportion of funds awarded to Arizona and Nevada than California. This reflects a combination of affordable homeownership opportunities and Bank member participation in each state. When adding the per capita AHP General Fund and Set-Aside amounts, the figures for each state are \$1.00 for Arizona, \$0.75 for California, and \$0.84 for Nevada.

<b>Disbursement Data (2022)</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>	<b>Total</b>
Amount disbursed	\$3,301,000	\$3,251,123	\$754,000	\$7,306,123
Amount per capita	\$0.45	\$0.08	\$0.24	\$0.15
Number of households assisted	151	148	35	334
Average household AMI	65%	66%	67%	65%

### **Voluntary Programs**

In 2022, the Bank provided more than \$13 million to support voluntary programs as follows.

#### **AHEAD – 2022 & 2023**

The Bank disbursed \$1.5 million through the AHEAD program to 55 economic development projects serving low- and moderate-income communities in the district in 2022. The funding was greater on a per capita basis in Nevada and California than in Arizona which reflects Bank member participation in each state.

In 2023, the Bank disbursed \$4 million through the AHEAD program to 75 economic development projects serving low- and moderate-income communities in the district.

<b>Award Data (2022)</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>	<b>Total</b>
Number of projects	4	46	5	55
Amount awarded	\$110,000	\$1,255,000	\$135,000	\$1,500,000
Amount per capita	\$0.01	\$0.03	\$0.06	\$0.04

<b>Award Data (2023)</b>	<b>Arizona</b>	<b>California</b>	<b>Nevada</b>	<b>Total</b>
Number of projects	16	52	7	75
Amount awarded	\$785,000	\$2,915,000	\$300,000	\$4,000,000
Amount per capita	\$0.11	\$0.07	\$0.09	\$0.04

Below is a breakdown of how funding was awarded to projects supporting specific beneficiaries and different project types.

Award Data (2022)	Arizona	California	Nevada	Total
Assisting BIPOC <sup>18</sup>	1	32	1	34
Assisting women	2	20	2	24
Financial education	3	4	2	9
Entrepreneurial/microenterprise	0	13	1	14
Social services	0	7	2	9

Award Data (2023)	Arizona	California	Nevada	Total
Assisting BIPOC	9	34	2	45
Assisting women	3	10	2	15
Financial education	4	6	0	10
Entrepreneurial/microenterprise	2	17	1	20
Social services	2	4	2	8

### QJF – 2022

In 2022, the Bank recommended that the New World Foundation (NWF) award \$10 million through the Quality Jobs Fund (QJF) program to two economic development projects to create nearly 3,500 quality jobs in the district. In addition, NWF awarded \$660,000 to three projects in the QJF Innovation Fund.

### Nevada Housing Capacity Program – 2022 & 2023

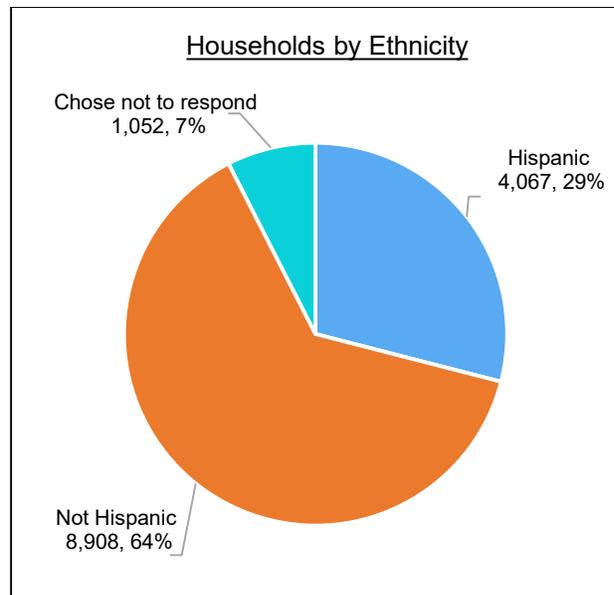
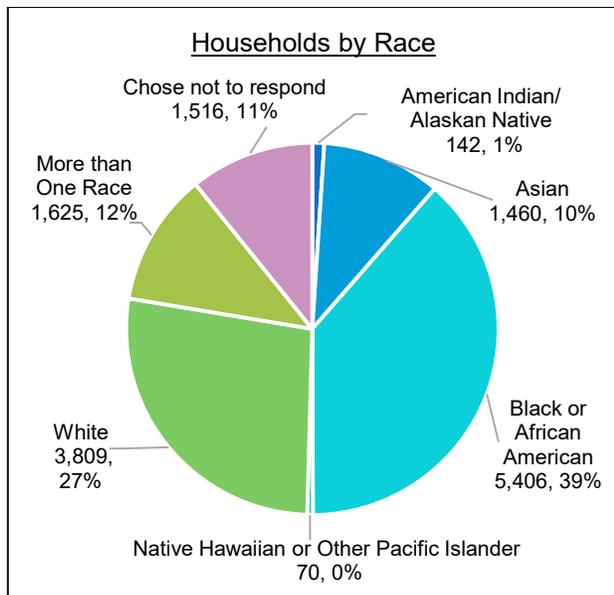
In order to support affordable housing capacity in Nevada, the Bank’s Board of Directors committed \$500,000 in discretionary funding for a Nevada housing capacity building program in 2022. The Bank completed an agreement with the Nevada Housing Coalition (NHC) to administer the program through extensive outreach activities, training events, and seed funding to housing developers and tribal organizations to support the financing, construction, and management of affordable housing. The Bank awarded \$1.9 million in AHP funding to two Nevada projects in 2022, and, as noted above, implemented an AHP Nevada Targeted Fund for Nevada housing projects in 2023. Lastly, in May 2023, the Board approved an additional \$350,000 in funding to NHC for the program to continue capacity building in 2023 and 2024.

### Empowering Black Homeownership Program – 2022

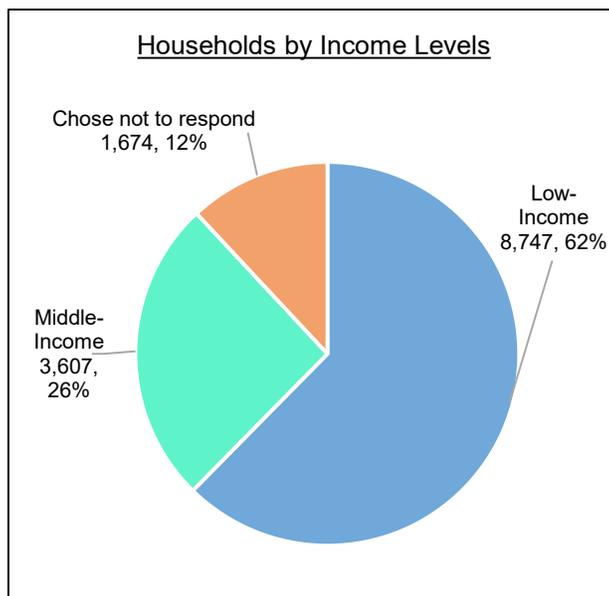
In December 2021, the Board committed \$1 million in discretionary funding for the Empowering Black Homeownership (EBH) program to address the historical and continuing racial discrimination in homeownership through donations to HUD-approved homebuyer counseling agencies (HCAs). The Bank disbursed 41 EBH grants to 14 members for 22 HCAs totaling \$1 million in 2022, which leveraged an additional \$1.2 million in member matching funds for total impact of \$2.2 million. As of June 30, 2023, the EBH grants assisted about 14,000 households to obtain housing education services, including about 5,400 Black households. In July 2023, the Board approved an additional \$2 million in funding for the EBH program.

The charts below summarize the assisted households’ race, ethnicity, income level, and education services received. The first chart on households by race shows that Black households are the largest racial group served. Per the U.S. Census, the Black population represents about 13% of the total U.S. population. HCAs have assisted three times that ratio – 39% of households served are Black.

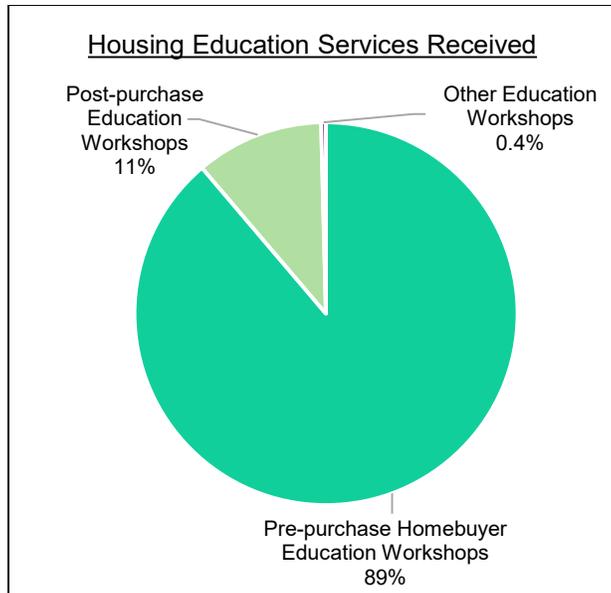
<sup>18</sup> Black, Indigenous, People of Color (BIPOC)



The chart below shows the income level of households served. Low-income households, which represent the majority of households, earn below 80% AMI. Middle-income households include households earning 80-100% AMI (about 1,600 households) and households earning above 100% (about 1,900).



The chart below shows that nearly all education services rendered are homeownership-related. Pre-purchase Homebuyer Education workshops, which represent the majority of services rendered, include homebuyer education (75%) and financial literacy, including home affordability, budgeting, and understanding use of credit (14%). Post-Purchase Education workshops are comprised of resolving or preventing mortgage delinquency (6%) and non-delinquency, which includes home maintenance or financial management for homeowners (5%). Other Education workshops, which represent a small fraction of the services rendered, include topics focused on rental and fair housing.



In March 2023, the Board approved a \$10 million pilot downpayment assistance grant program to help middle-income families and individuals in Arizona, California, and Nevada purchase a home. The Bank is providing grants of up to \$50,000 to qualifying families and individuals earning just over 80% and up to 140% of area median income. Eligible homebuyers who contribute a minimum of \$10,000 may qualify for a grant of up to \$50,000 to assist with their downpayment and closing costs. As of August 31, 2023, 44 members have expressed interest in participating in the program and 209 grants for \$9,667,000 have been requested for homebuyers in each district state, of which 192 grants for \$8,872,000 have been disbursed.

**Partnerships to Address Needs in Native American / AIAN and Tribal Communities**

Native American / AIAN and tribal communities in the Bank’s district<sup>19</sup> use the Bank’s CI programs to address affordable housing and economic development needs. Since 1990, the Bank has awarded over \$16.5 million in AHP funding in partnership with its members and government programs such as the LIHTC and HUD Indian Housing Block Grant programs<sup>20</sup> to provide over 1,400 rental and homeownership units for Native American / AIAN households in each state of the district. Since 2004, the Bank has awarded \$1,040,000 in AHEAD funding for 30 Native American / AIAN economic development projects in each state of the district.

In 2022, the Bank created an AHP scoring category and retention documents for Native American / AIAN affordable housing projects to make the program more accessible for these projects. The Bank attended the following Native American / AIAN events in 2023, which had hundreds of attendees including Bank members and government housing agencies, to promote the Bank’s CI programs and the new AHP features:

- February 2023. Mesa, Arizona. Arizona Housing Coalition Annual Conference. The Bank sponsored an exhibition booth.
- April 2023. Washington, D.C. Travois Indian Country Affordable Housing & Economic Development Conference. The Bank sponsored an exhibition booth.

<sup>19</sup> Refer to Appendix II: Native American / AIAN Communities in the Bank’s District.

<sup>20</sup> AHP funding may also be used with many other funding sources including HUD Section 184, HUD-Veterans Affairs Supportive Housing, USDA Rural Development, and state and local funding to provide housing to Native American / AIAN communities.

- May 2023. Waikoloa, Hawaii. AMERIND / National American Indian Housing Council Convention & Trade Show. The Bank sponsored an exhibition booth.
- June 2023. Flagstaff, Arizona. Navajo Nation Economic Summit.

In March 2023, the Board approved \$1 million for a tribal nations program. The Bank is working with an Affordable Housing Advisory Council (AHAC) committee representing each state in the district to discuss possible uses for this funding to support tribal housing.

### **Conclusion and Performance Goals for 2024**

In 2024, the Bank will continue to administer and manage the AHP General Fund, Nevada Targeted Fund, and Set-Aside program, the Community Investment advances and letters of credit, CIP and ACE, and the discretionary AHEAD, Quality Jobs Fund, Nevada Housing Capacity, and Empowering Black Homeownership programs. The Bank will consider the needs and opportunities shown in the research when making policy decisions regarding any of the programs. In addition, the Bank will consider the implementation of a Special Purpose Credit Program to support racial equity in homeownership in its district.

The Bank will also continue to perform outreach by developing and maintaining relationships with members and community organizations, creating opportunities to support and participate in conferences and workshops sponsored by community organizations, promoting relationships among the Bank, its members, housing associates and community-based organizations, providing technical assistance to community and economic development organizations on the Bank's community programs, and providing support to community organizations to link them with experienced partners in community development.

Such outreach efforts provide the Bank with additional information on existing and emerging housing and economic development needs and initiatives. In addition, the Bank provides regular updates to the Board and the AHAC on this outreach. The Board and the AHAC review progress and help identify new areas of opportunity to promote the Bank's community programs.

The Bank's 2024 quantitative goals related to its CI programs and outreach activities are provided in the following section.

**Quantitative Goals**

The Bank has established three quantitative performance goals to measure performance against the Plan. By setting standards to support the implementation of the Bank’s CI programs, these goals strengthen the Bank’s focus on addressing needs and opportunities in the district.

**Corporate Goal: To be determined by the Bank’s Board of Directors**

**Non-Corporate Goal: Actively participate in and / or convene conferences, meetings, workshops, and other project-related events**

Promote understanding of the Bank’s mission and CI programs and learn about district housing and economic needs through these events.

2024 Goal	Minimum
Actively participate in and / or convene conferences, meetings, workshops, and other project-related events <sup>21</sup>	65

**Non-Corporate Goal: Member participation in AHP workshops and technical assistance**

Promote member participation in Bank-sponsored AHP (General Fund, Targeted Fund, and Set-Aside program) workshops and provide technical assistance to members on the use of the Bank’s CI programs.

2024 Goal	Minimum	Target	Maximum
Member participation in AHP workshops and technical assistance (# of unique members)	75	80	85

The tables below provide updates on the 2023 Plan goals achievement as of 8/31/23. The Bank is on track to meet or exceed these goals.

2023 Corporate Goal Update	Minimum	Target	Maximum	As of 8/31/23
CIP and ACE advances and letters of credit and AHEAD awards (% of members) <sup>22</sup>	12.2%	16.8%	21.3%	18.6%

2023 Non-Corporate Goals Update	Minimum	Target	Maximum	As of 8/31/23
Actively participate in and / or convene conferences, meetings, workshops, and other project-related events	55			41
Member participation in AHP workshops and technical assistance (# of unique members)	73	78	83	86

<sup>21</sup> Includes virtual meetings and webinars

<sup>22</sup> % of members is based on the monthly average number of Bank members.

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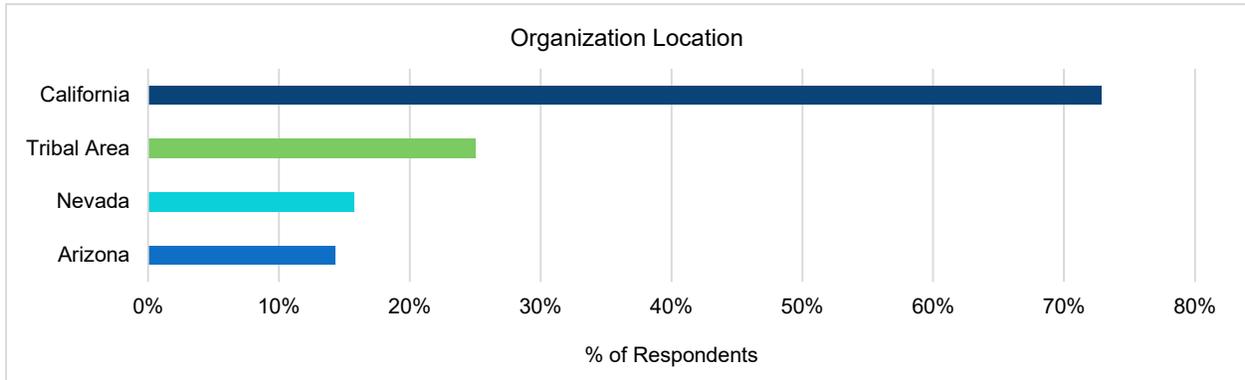
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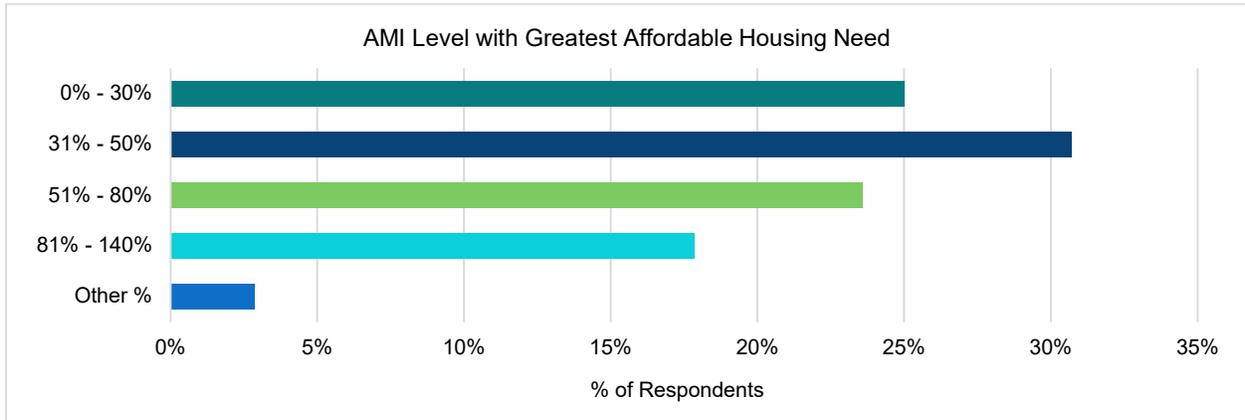
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## Appendix I: 11<sup>th</sup> District Survey - 2023

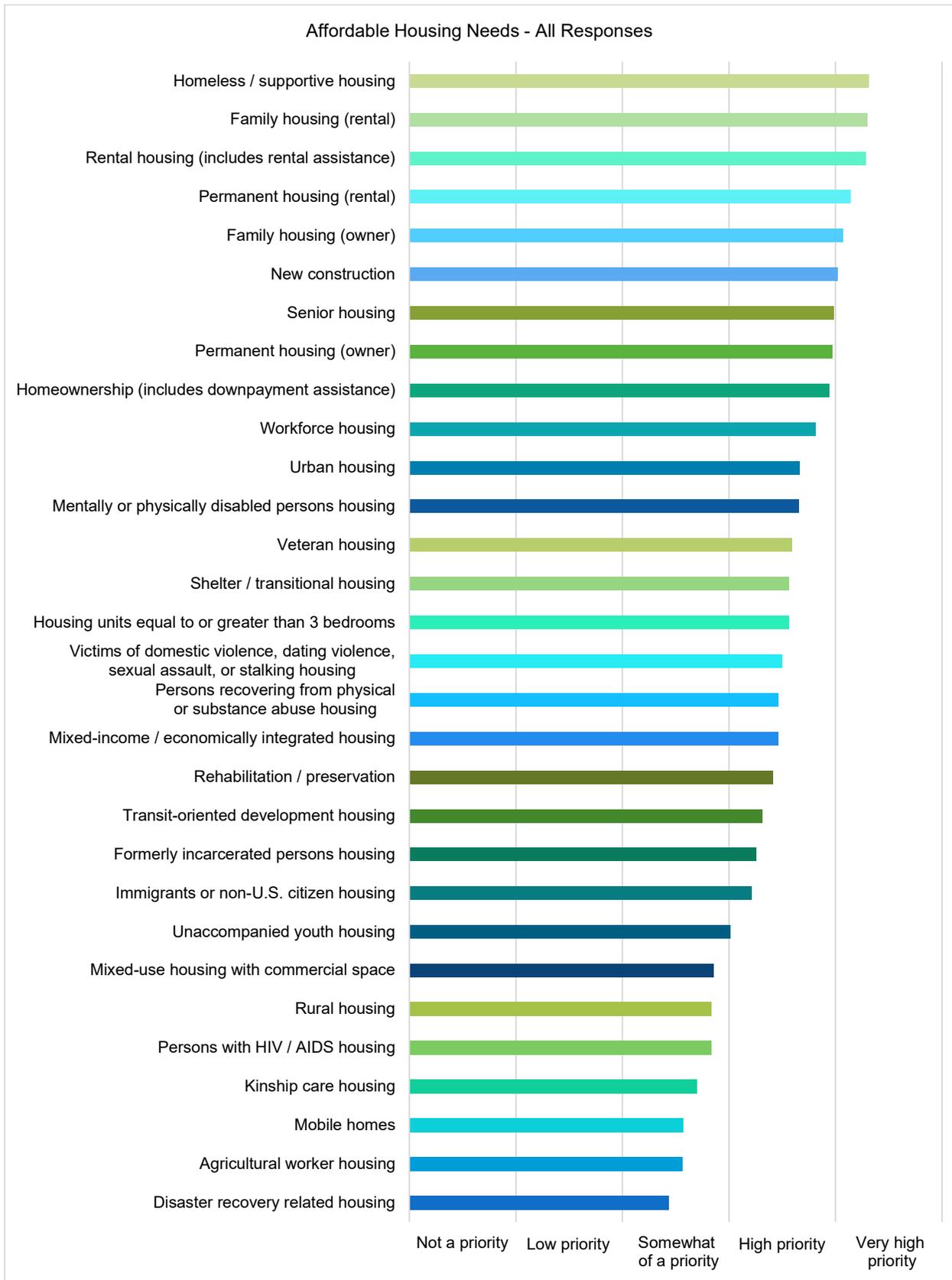
Question 1: Where is your organization located within FHLBank San Francisco's district?



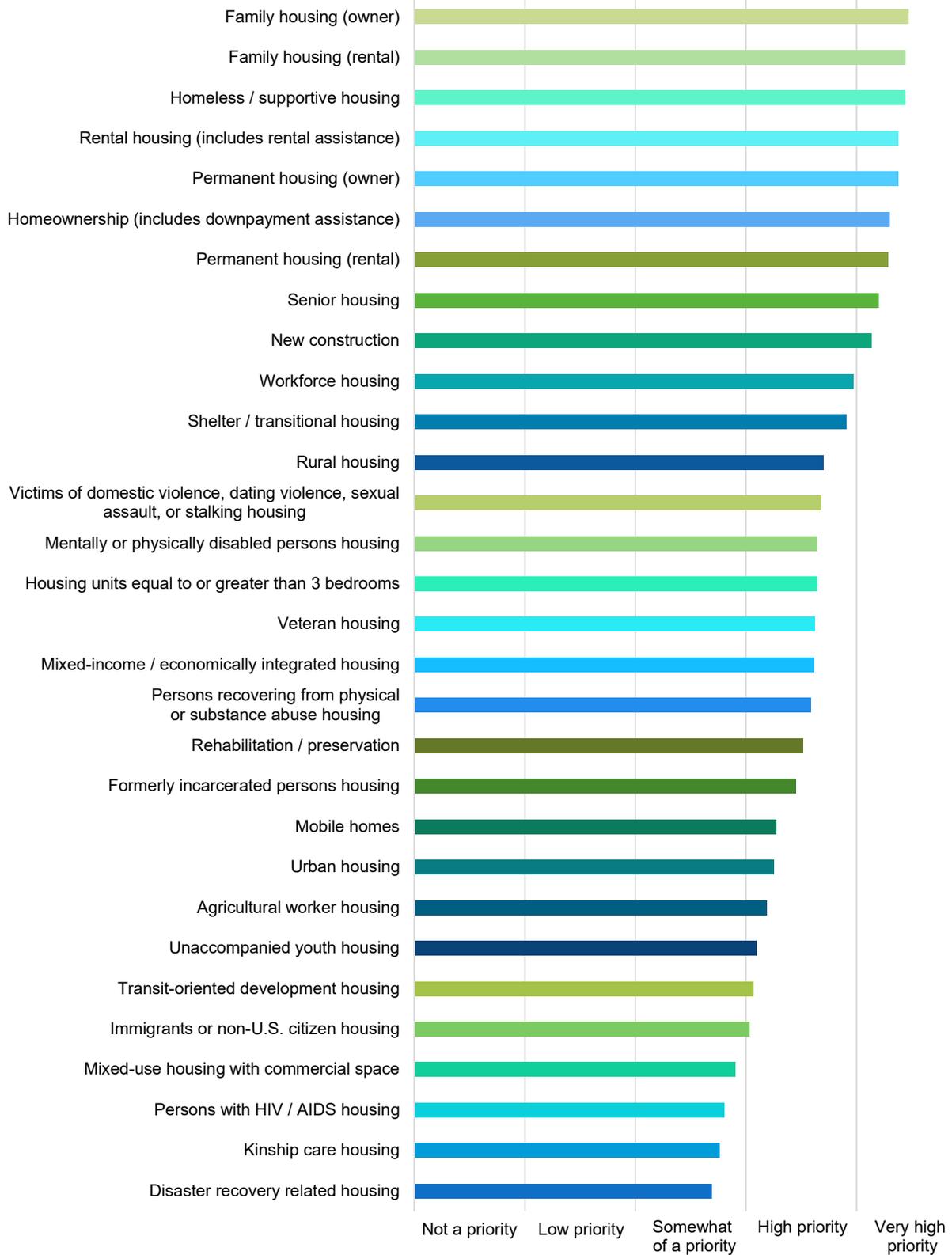
Question 2: What income level has the greatest affordable housing need in your geographic area as a percentage of the HUD area median income?



Question 3: Rank the following affordable housing needs in your geographic area by priority.



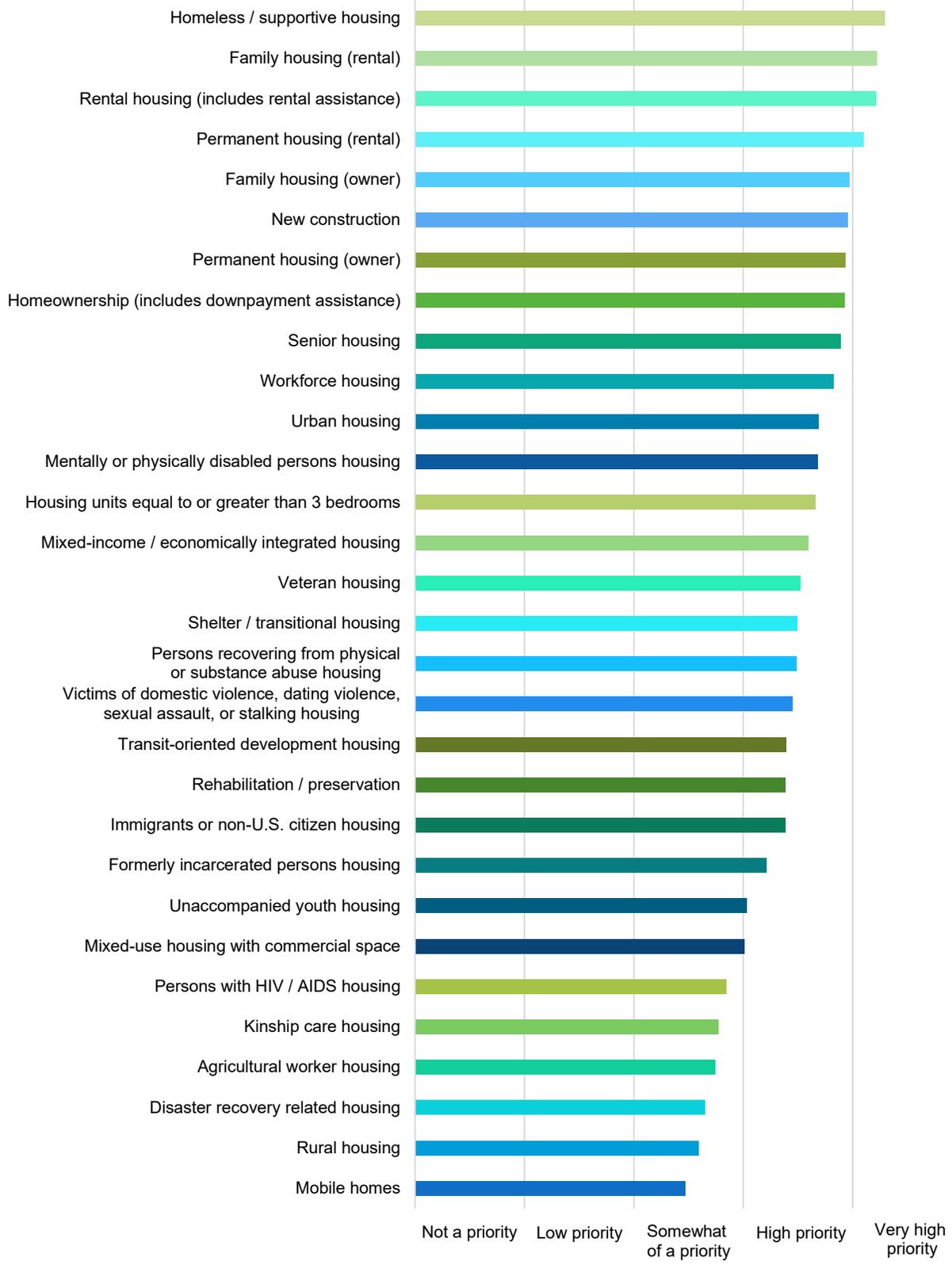
### Affordable Housing Needs - Tribal Areas



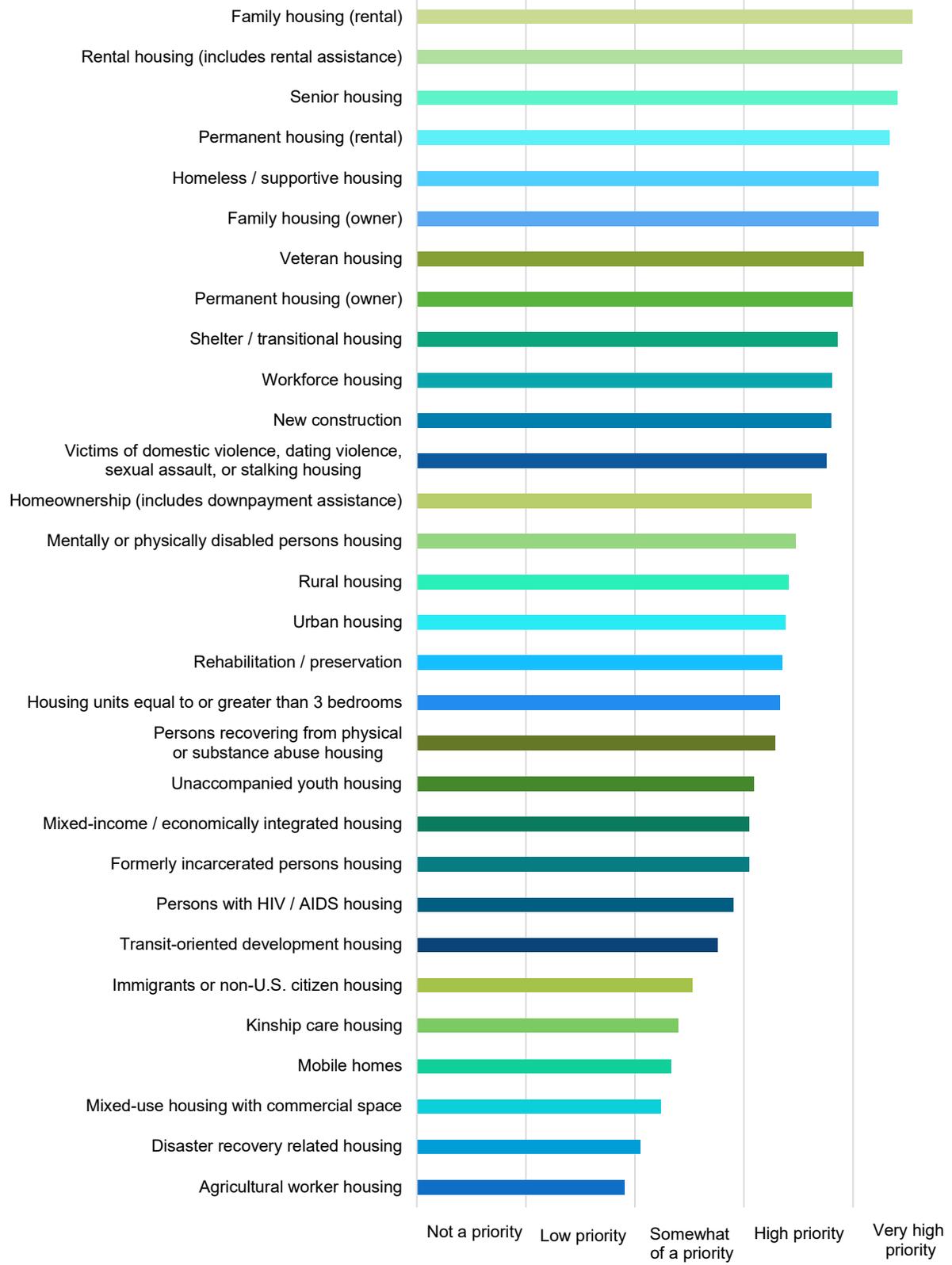
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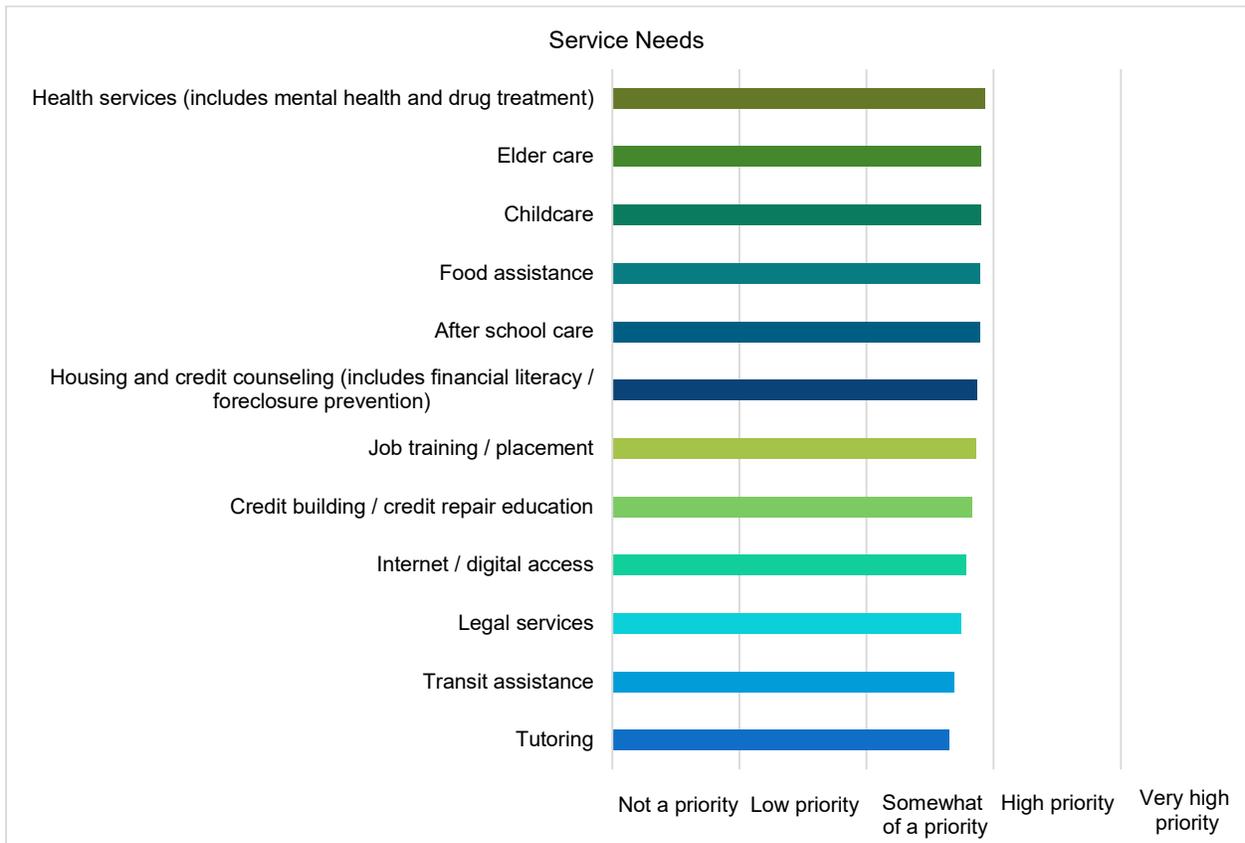
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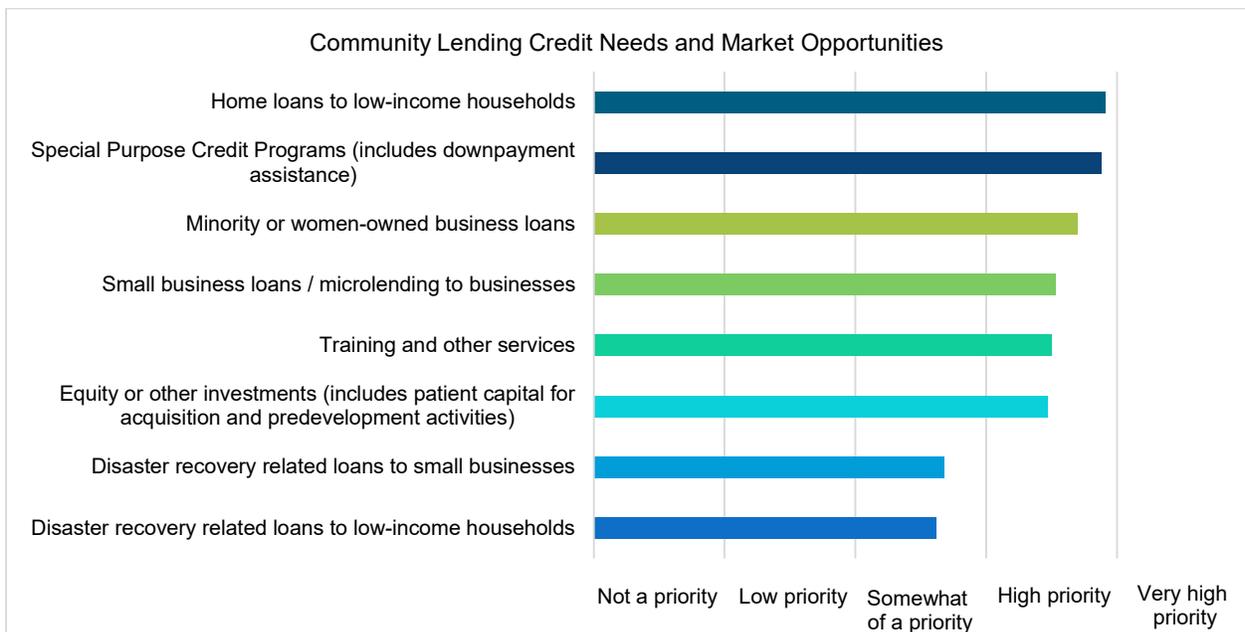
### Affordable Housing Needs - Nevada



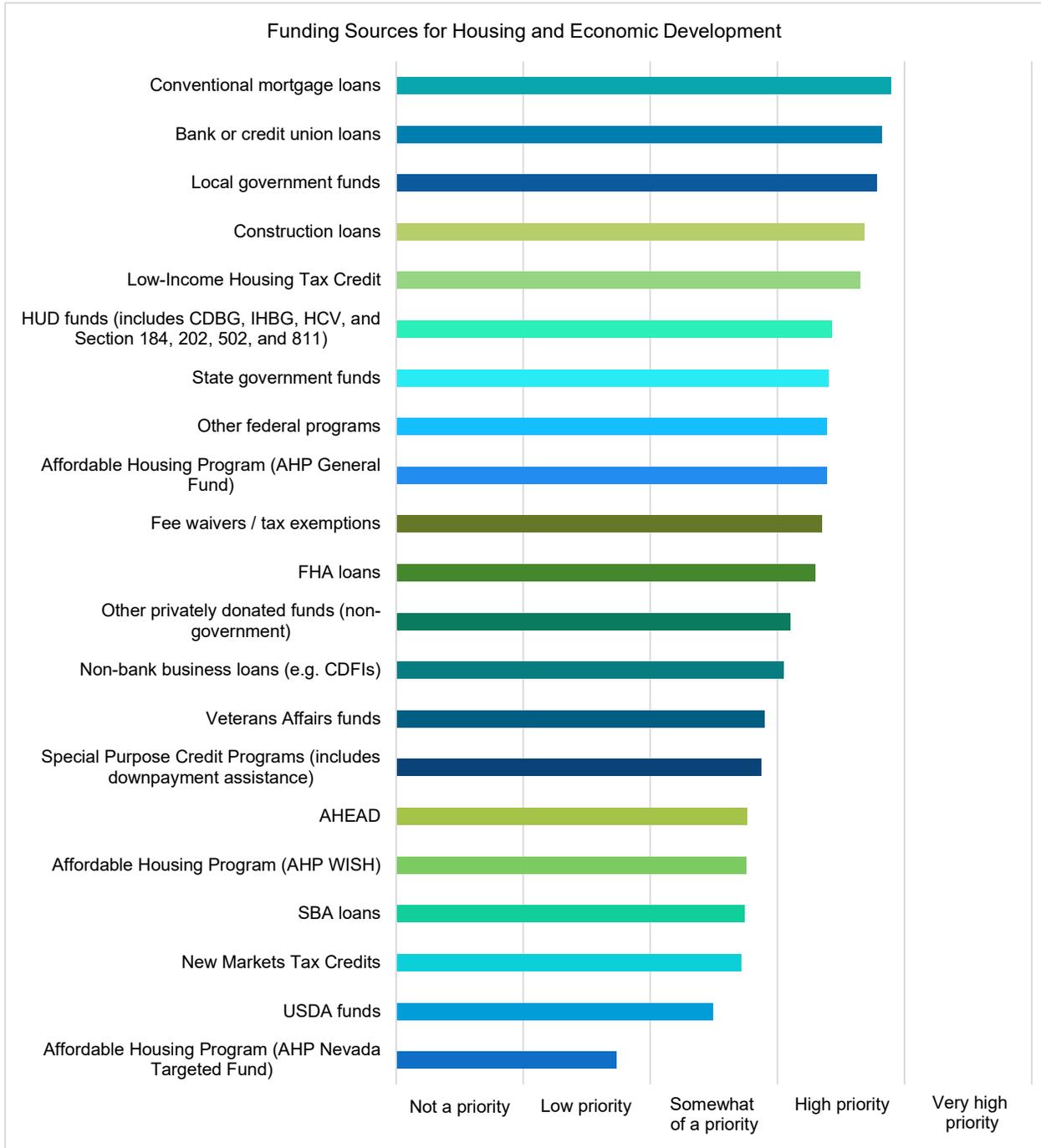
Question 4: Rank the following services needs in your geographic area.



Question 5: Rank the following community lending credit needs and market opportunities in your geographic area.



Question 6: Rank the following funding sources for housing and economic development in your geographic area by frequency of use.



## Appendix II: Native American / AIAN Communities in the Bank’s District

Per the U.S. Census Bureau, the 2022 Native American / American Indian and Alaska Native (AIAN) population was 1,100,199 in the Bank’s district, 382,678 in Arizona, 663,499 in California, and 54,022 in Nevada.<sup>23</sup> Like many other communities, Native American / AIAN households are a diverse population, and may identify with more than one race, ethnicity, or tribe. Native American / AIAN households may be enrolled in a federal or state recognized tribe or non-recognized tribe, or may not be enrolled in a tribe. Lastly, Native American / AIAN households live both on tribal land and non-tribal land, and in rural and urban areas.<sup>24</sup> The following sections list Native American / AIAN recognized tribes and tribally designated housing entities / authorities (TDHEs), non-recognized tribes, and Community Development Financial Institutions (CDFIs) in the Bank’s district.

### Recognized Tribes and Tribally Designated Housing Entities

There were 145 federally recognized tribes<sup>25</sup> in the Bank’s district as of 2023 per the U.S. Department of the Interior Bureau of Indian Affairs (BIA) with a total enrollment of 524,458 as reported by HUD. These tribes are listed below by state<sup>26</sup> with TDHE and enrollment information. Per the BIA and HUD, there are 22 tribes with a total enrollment of 435,078 in Arizona, 113 tribes with a total enrollment of 80,526 in California, and 27 tribes with a total enrollment of 21,530 in Nevada. According to the National Conference of State Legislators, there were no state recognized tribes in the district as of 2020.

#### Arizona

Tribe Name	TDHE (If Applicable) <sup>27</sup>	Enrollment
Ak-Chin Indian Community	N/A	730
Cocopah Tribe of Arizona	Cocopah Indian Housing and Development	940
Colorado River Indian Tribes of the Colorado River Indian Reservation, Arizona and California	Colorado River Residential Management Corp	4,443
Fort McDowell Yavapai Nation, Arizona	N/A	927
Fort Mojave Indian Tribe of Arizona, California & Nevada	Aha Macav Housing Entity	1,436
Gila River Indian Community of the Gila River Indian Reservation, Arizona	Gila River Housing Department	20,479
Havasupai Tribe of the Havasupai Reservation, Arizona	N/A	734
Hopi Tribe of Arizona	Hopi Tribal Housing Authority	14,422
Hualapai Indian Tribe of the Hualapai Indian Reservation, Arizona	N/A	2,133
Kaibab Band of Paiute Indians of the Kaibab Indian Reservation, Arizona	N/A	288
Navajo Nation, Arizona, New Mexico & Utah	Navajo Housing Authority	277,840
Pascua Yaqui Tribe of Arizona	Pascua Yaqui Housing Department	18,440
Quechan Tribe of the Fort Yuma Indian Reservation, California & Arizona	Quechan Housing Authority	3,388

<sup>23</sup> Population includes members of tribes which are located both within and outside of the Bank’s district.

<sup>24</sup> Per a 2018 Indian Health Service fact sheet, “approximately 70 percent of American Indians and Alaska Natives live in urban areas.”

<sup>25</sup> Per Code of Federal Regulations Title 25 Chapter I Subchapter F Part 83 Subpart A 83.1, “Federally recognized Indian tribe means an entity listed on the Department of the Interior’s list under the Federally Recognized Indian Tribe List Act of 1994, which the Secretary currently acknowledges as an Indian tribe and with which the United States maintains a government-to-government relationship.” The number of tribes includes subtribes.

<sup>26</sup> Individual tribes may be located in multiple states and Federal Home Loan Bank districts.

<sup>27</sup> Source: HUD

Tribe Name	TDHE (If Applicable)	Enrollment
Salt River Pima-Maricopa Indian Community of the Salt River Reservation, Arizona	Salt River Community Housing Division	10,543
San Carlos Apache Tribe of the San Carlos Reservation, Arizona	San Carlos Housing Authority	16,777
San Juan Southern Paiute Tribe of Arizona	N/A	208
Tohono O'odham Nation of Arizona	Tohono O'odham - KIKI Association	35,386
Tonto Apache Tribe of Arizona	N/A	175
White Mountain Apache Tribe of the Fort Apache Reservation, Arizona	White Mountain Apache Housing Authority	13,230
Yavapai-Apache Nation of the Camp Verde Indian Reservation, Arizona	Yavapai-Apache Nation Tribal Housing Department	2,134
Yavapai-Prescott Indian Tribe	N/A	167
Zuni Tribe of the Zuni Reservation, New Mexico <sup>28</sup>	Zuni Housing Authority	10,258
<b>Total Number of Arizona Tribes</b>	<b>22</b>	<b>Total Arizona Enrollment</b>
		<b>435,078</b>

### California

Tribe Name	TDHE (If Applicable)	Enrollment
Agua Caliente Band of Cahuilla Indians of the Agua Caliente Indian Reservation, California	All Mission Indian Housing Authority	418
Alturas Indian Rancheria, California	N/A	11
Augustine Band of Cahuilla Indians, California	N/A	8
Bear River Band of the Rohnerville Rancheria, California	N/A	291
Berry Creek Rancheria of Maidu Indians of California	Northern Circle Indian Housing Authority	626
Big Lagoon Rancheria, California	N/A	17
Big Pine Paiute Tribe of the Owens Valley	N/A	627
Big Sandy Rancheria of Western Mono Indians of California	N/A	516
Big Valley Band of Pomo Indians of the Big Valley Rancheria, California	N/A	1,200
Bishop Paiute Tribe	N/A	1,895
Blue Lake Rancheria, California	N/A	51
Bridgeport Indian Colony	N/A	111
Buena Vista Rancheria of Me-Wuk Indians of California	N/A	8
Cabazon Band of Mission Indians, California	All Mission Indian Housing Authority	30
Cachil DeHe Band of Wintun Indians of the Colusa Indian Community of the Colusa Rancheria, California	N/A	69
Cahto Tribe of the Laytonville Rancheria	N/A	131
Cahuilla Band of Indians	All Mission Indian Housing Authority	397
California Valley Miwok Tribe, California	N/A	10
Campo Band of Diegueno Mission Indians of the Campo Indian Reservation, California	N/A	302

<sup>28</sup> The tribe is also located in Arizona per 2021 Arizona Office of Tribal Relations *Tribal Leadership List*.

Tribe Name	TDHE (If Applicable)	Enrollment
Capitan Grande Band of Diegueno Mission Indians of California (Barona Group of Capitan Grande Band of Mission Indians of the Barona Reservation, California)	N/A	589
Capitan Grande Band of Diegueno Mission Indians of California: Viejas (Baron Long) Group of Capitan Grande Band of Mission Indians of the Viejas Reservation, California	All Mission Indian Housing Authority	349
Cedarville Rancheria, California	N/A	33
Chemehuevi Indian Tribe of the Chemehuevi Reservation, California	Chemehuevi Housing Department	1,137
Cher-Ae Heights Indian Community of the Trinidad Rancheria, California	N/A	241
Chicken Ranch Rancheria of Me-Wuk Indians of California	N/A	Unavailable
Cloverdale Rancheria of Pomo Indians of California	N/A	436
Cold Springs Rancheria of Mono Indians of California	N/A	213
Colorado River Indian Tribes of the Colorado River Indian Reservation, Arizona and California	Colorado River Residential Management Corp	4,443
Coyote Valley Band of Pomo Indians of California	N/A	373
Dry Creek Rancheria Band of Pomo Indians, California	N/A	1,305
Elem Indian Colony of Pomo Indians of the Sulphur Bank Rancheria, California	N/A	119
Elk Valley Rancheria, California	N/A	93
Enterprise Rancheria of Maidu Indians of California	Enterprise Rancheria Indian Housing Authority	916
Ewiiapaayp Band of Kumeyaay Indians, California	N/A	7
Federated Indians of Graton Rancheria, California	N/A	1,461
Fort Bidwell Indian Community of the Fort Bidwell Reservation of California	N/A	370
Fort Independence Indian Community of Paiute Indians of the Fort Independence Reservation, California	N/A	101
Fort Mojave Indian Tribe of Arizona, California & Nevada	Aha Macav Housing Entity	1,436
Greenville Rancheria	N/A	190
Grindstone Indian Rancheria of Wintun-Wailaki Indians of California	Modoc-Lassen Indian Housing Authority	137
Guidiville Rancheria of California	Northern Circle Indian Housing Authority	143
Habematolel Pomo of Upper Lake, California	N/A	298
Hoopa Valley Tribe, California	Hoopa Valley Indian Housing Authority	3,370
Hopland Band of Pomo Indians, California	Northern Circle Indian Housing Authority	926
Iipay Nation of Santa Ysabel, California	N/A	768
Inaja Band of Diegueno Mission Indians of the Inaja and Cosmit Reservation, California	N/A	19
Ione Band of Miwok Indians of California	N/A	768
Jackson Band of Miwuk Indians	N/A	30

Tribe Name	TDHE (If Applicable)	Enrollment
Jamul Indian Village of California	All Mission Indian Housing Authority	63
Karuk Tribe	Karuk Tribe Housing Authority	3,726
Kashia Band of Pomo Indians of the Stewarts Point Rancheria, California	N/A	1,123
Kletsel Dehe Band of Wintun Indians	N/A	152
Koi Nation of Northern California	N/A	Unavailable
La Jolla Band of Luiseno Indians, California	All Mission Indian Housing Authority	604
La Posta Band of Diegueno Mission Indians of the La Posta Indian Reservation, California	N/A	16
Lone Pine Paiute-Shoshone Tribe	N/A	295
Los Coyotes Band of Cahuilla and Cupeno Indians, California	N/A	349
Lytton Rancheria of California	N/A	273
Manchester Band of Pomo Indians of the Manchester Rancheria, California	Northern Circle Indian Housing Authority	1,074
Manzanita Band of Diegueno Mission Indians of the Manzanita Reservation, California	N/A	105
Mechoopda Indian Tribe of Chico Rancheria, California	Chico Rancheria Housing Corporation	633
Mesa Grande Band of Diegueno Mission Indians of the Mesa Grande Reservation, California	Mesa Grande Indian Housing Authority	690
Middletown Rancheria of Pomo Indians of California	N/A	226
Mooretown Rancheria of Maidu Indians of California	Northern Circle Indian Housing Authority	1,132
Morongo Band of Mission Indians, California	All Mission Indian Housing Authority	1,015
Northfork Rancheria of Mono Indians of California	North Fork Rancheria Indian Housing Authority	2,339
Pala Band of Mission Indians	N/A	906
Paskenta Band of Nomlaki Indians of California	N/A	288
Pauma Band of Luiseno Mission Indians of the Pauma & Yuima Reservation, California	All Mission Indian Housing Authority	189
Pechanga Band of Indians	All Mission Indian Housing Authority	1,342
Picayune Rancheria of Chukchansi Indians of California	N/A	1,671
Pinoleville Pomo Nation, California	N/A	300
Pit River Tribe, California	Pit River Tribal Housing Board	3,109
Potter Valley Tribe, California	N/A	6
Quartz Valley Indian Community of the Quartz Valley Reservation of California	Modoc-Lassen Indian Housing Authority	395
Quechan Tribe of the Fort Yuma Indian Reservation, California & Arizona	Quechan Housing Authority	3,388
Ramona Band of Cahuilla, California	N/A	11
Redding Rancheria, California	N/A	233
Redwood Valley or Little River Band of Pomo Indians of the Redwood Valley Rancheria California	Northern Circle Indian Housing Authority	241

Tribe Name	TDHE (If Applicable)	Enrollment
Resighini Rancheria, California	N/A	139
Rincon Band of Luiseno Mission Indians of the Rincon Reservation, California	N/A	575
Robinson Rancheria	N/A	433
Round Valley Indian Tribes, Round Valley Reservation, California	Round Valley Indian Housing Authority	4,967
San Pasqual Band of Diegueno Mission Indians of California	N/A	429
Santa Rosa Band of Cahuilla Indians, California	All Mission Indian Housing Authority	191
Santa Rosa Indian Community of the Santa Rosa Rancheria, California	N/A	738
Santa Ynez Band of Chumash Mission Indians of the Santa Ynez Reservation, California	All Mission Indian Housing Authority	154
Scotts Valley Band of Pomo Indians of California	Scotts Valley Housing Department	263
Sherwood Valley Rancheria of Pomo Indians of California	Northern Circle Indian Housing Authority	466
Shingle Springs Band of Miwok Indians, Shingle Springs Rancheria (Verona Tract), California	N/A	449
Soboba Band of Luiseno Indians, California	All Mission Indian Housing Authority	1,517
Susanville Indian Rancheria, California	Susanville Indian Rancheria Housing Authority	1,171
Sycuan Band of the Kumeyaay Nation	N/A	73
Table Mountain Rancheria	N/A	115
Tejon Indian Tribe	N/A	1,250
Timbisha Shoshone Tribe	N/A	391
Tolowa Dee-ni' Nation	N/A	1,569
Torres Martinez Desert Cahuilla Indians, California	All Mission Indian Housing Authority	573
Tule River Indian Tribe of the Tule River Reservation, California	Tule River Indian Housing Authority	1,933
Tuolumne Band of Me-Wuk Indians of the Tuolumne Rancheria of California	Tuolumne Me-Wuk Housing Authority	363
Twenty-Nine Palms Band of Mission Indians of California	All Mission Indian Housing Authority	13
United Auburn Indian Community of the Auburn Rancheria of California	N/A	263
Utu Gwaitu Paiute Tribe of the Benton Paiute Reservation, California	N/A	136
Washoe Tribe of Nevada & California (Carson Colony, Dresslerville Colony, Woodfords Community, Stewart Community, & Washoe Ranches)	Washoe Housing Authority	1,582
Wilton Rancheria, California	N/A	850
Wiyot Tribe, California	N/A	526
Yocha Dehe Wintun Nation, California	N/A	44
Yuhaaviatam of San Manuel Nation	N/A	178
Yurok Tribe of the Yurok Reservation, California	Yurok Indian Housing Authority	6,292
<b>Total Number of California Tribes</b>	<b>113</b>	<b>Total California Enrollment</b>
		<b>80,526</b>

## Nevada

Tribe Name	TDHE (If Applicable)	Enrollment
Confederated Tribes of the Goshute Reservation, Nevada and Utah	Goshute Housing Authority	530
Duckwater Shoshone Tribe of the Duckwater Reservation, Nevada	N/A	387
Ely Shoshone Tribe of Nevada	N/A	599
Fort McDermitt Paiute and Shoshone Tribes of the Fort McDermitt Indian Reservation, Nevada and Oregon	N/A	1,029
Fort Mojave Indian Tribe of Arizona, California & Nevada	Aha Macav Housing Entity	1,436
Las Vegas Tribe of Paiute Indians of the Las Vegas Indian Colony, Nevada	N/A	54
Lovelock Paiute Tribe of the Lovelock Indian Colony, Nevada	N/A	282
Moapa Band of Paiute Indians of the Moapa River Indian Reservation, Nevada	Moapa Indian Housing Authority	311
Paiute-Shoshone Tribe of the Fallon Reservation and Colony, Nevada	Fallon Paiute-Shoshone Housing Department	1,562
Pyramid Lake Paiute Tribe of the Pyramid Lake Reservation, Nevada	Pyramid Lake Housing Authority	2,989
Reno-Sparks Indian Colony, Nevada	Reno-Sparks Housing Department	1,238
Shoshone-Paiute Tribes of the Duck Valley Reservation, Nevada	Duck Valley Housing Authority	2,030
Summit Lake Paiute Tribe of Nevada	N/A	106
Te-Moak Tribe of Western Shoshone Indians of Nevada (Four constituent bands: Battle Mountain Band; Elko Band; South Fork Band and Wells Band)	Te-Moak Housing Authority	2,597
Timbisha Shoshone Tribe	N/A	391
Walker River Paiute Tribe of the Walker River Reservation, Nevada	Walker River Housing Department	3,008
Washoe Tribe of Nevada & California (Carson Colony, Dresslerville Colony, Woodfords Community, Stewart Community, & Washoe Ranches)	Washoe Housing Authority	1,582
Winnemucca Indian Colony of Nevada	N/A	77
Yerington Paiute Tribe of the Yerington Colony and Campbell Ranch, Nevada	Yerington Paiute Housing Authority	1,133
Yomba Shoshone Tribe of the Yomba Reservation, Nevada	Yomba Housing Department	189
<b>Total Number of Nevada Tribes</b>	<b>27</b>	<b>Total Nevada Enrollment</b>
		<b>21,530</b>

### Non-Recognized Tribes

A 2012 U.S. Government Accountability Office (GAO) report identified approximately 400 non-federally recognized tribes in the U.S., some of which are in California and have nonprofit status. The California Native American Heritage Commission identified the 46 non-recognized California tribes listed below.<sup>29</sup>

<sup>29</sup> HUD TDHE and enrollment information is unavailable because these tribes are not federally recognized.

The Arizona Office of Tribal Relations and Nevada Indian Commission tribal directories do not identify non-recognized tribes in these states.

<b>Non-Recognized Tribe Name</b>
Amah Mutsun Tribal Band
Barbareno / Ventureno Band of Mission Indians
Calaveras Band of Mi-Wuk Indians
Chumash Council of Bakersfield
Coastal Band of the Chumash Nation
Colfax-Todds Valley Consolidated Tribe
Costanoan Ohlone Rumsen-Mutsen Tribe
Costanoan Rumsen Carmel Tribe
Dumna Wo-Wah Tribal Government
Dunlap Band of Mono Indians
Esselen Tribe of Monterey County
Fernandeño Tataviam Band of Mission Indians
Gabrielino / Tongva Nation of the Greater Los Angeles Area
Honey Lake Maidu
Indian Canyon Mutsun Band of Costanoan
Juaneño Band of Mission Indians
Kern Valley Indian Community
Kings River Choinumni Farm Tribe
Kitanemuk & Yowlumne Tejon Indians
KonKow Valley Band of Maidu
Kwaaymii Laguna Band of Mission Indians
Mishewal-Wappo Tribe of Alexander Valley
Mono Lake Indian Community
Muwekma Ohlone Indian Tribe of the San Francisco Bay Area
Nashville-Enterprise Miwok-Maidu-Nishinam Tribe
Nor-Rel-Muk Nation
North Valley Yokuts Tribe
Northern Chumash Tribal Council
Noyo River Indian Community
Ohlone / Costanoan-Esselen Nation
Salinan Tribe of Monterey, San Luis Obispo Counties
San Fernando Band of Mission Indians
San Luis Obispo County Chumash Council
San Luis Rey Band of Mission Indians
Serrano Nation of Mission Indians
Shasta Nation
Southern Sierra Miwuk Nation
Strawberry Valley Rancheria
The Ohlone Indian Tribe
Traditional Choinumni Tribe
Tsi Akim Maidu

<b>Non-Recognized Tribe Name</b>	
Tsnungwe Council	
Winnemem Wintu Tribe	
Wuksache Indian Tribe / Eshom Valley Band	
yak tityu yak tilhini – Northern Chumash Tribe	
Xolon-Salinan Tribe	
<b>Total Number of Non-Recognized Tribes</b>	<b>46</b>

### **Community Development Financial Institutions**

The U.S. Department of the Treasury Community Development Financial Institution (CDFI) Fund lists the following nine Native American Certified CDFIs which serve Arizona and California. The CDFI Fund does not list any Native American CDFIs in Nevada.

#### **Arizona**

<b>CDFI Name</b>
Community Development Financial Institution of the Tohono O'odham Nation
Hopi Credit Association
Native Community Capital
Native Partnership for Housing
Navajo Community Development Financial Institution
Salt River Financial Services Institution
San Carlos Apache Tribe Relending Enterprise

#### **California**

<b>CDFI Name</b>
Five Rivers Loan Fund
Yurok Alliance for Northern California Housing