

WHO WE ARE



The Premier California CDFI lender for affordable multifamily housing

HISTORY

California Community Reinvestment Corporation (CCRC) was established in 1989 with the support of the Federal Reserve Bank of San Francisco as a consortium of key California banks to provide financing and technical assistance to facilitate the development of affordable housing.

BUSINESS MODEL

The corporation's primary function and mission is to be a lender of permanent mortgages to developers of to-be-constructed or rehabbed low-income housing tax credit (LIHTC) properties throughout California. CCRC's business model has historically been to build up a portfolio of high-quality, permanent multifamily loans and then securitize a large portion of those loans, generating substantial one-time revenues and cash from the sale, and then using that capital to rebuild the loan portfolio again.

WHAT SETS US APART



CCRC has an A+ S&P Credit Rating showing commitment to performance and fiscal reliability with a stable outlook.



CCRC is a member of Federal Home Loan Bank of San Francisco (FHLBSF).



CCRC is a US Treasury-certified Community Development Financial Institution (CDFI) and has a CA State Lender's License that is reviewed and renewed annually by the California Department of Financial Protection and Innovation (DFPI).



ECONOMIC & CLIMATE SUSTAINABILITY



1878

Jobs Supported Per Year

\$28.7M

Total Rent Savings Per Year



2300 MT

GHG Reduction (CO₂e) from Proximity to Transit per Year (FY'2024)

2833 MT

GHG Reduction (CO₂e) from Proximity to Jobs per Year (FY'2024)

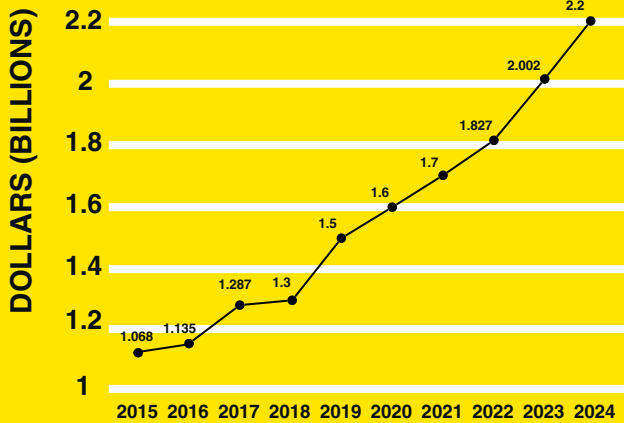
WHAT WE DO

visit e-ccrc.org

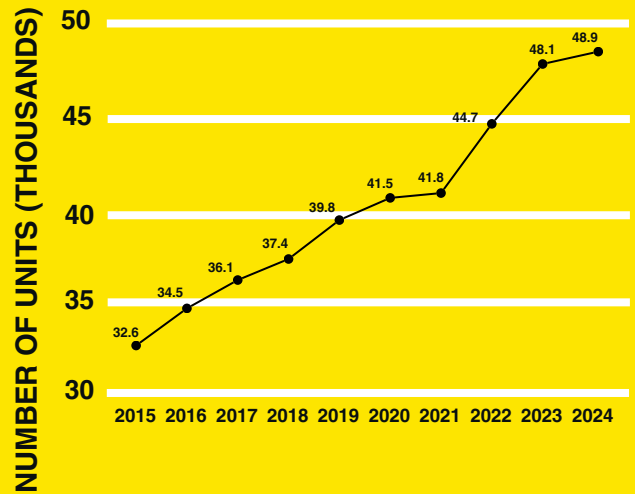
HISTORY

In over 35 years of operation, there have been no losses attributed to CCRC's loans. Our experienced team has created a reputation for strong and diligent underwriting.

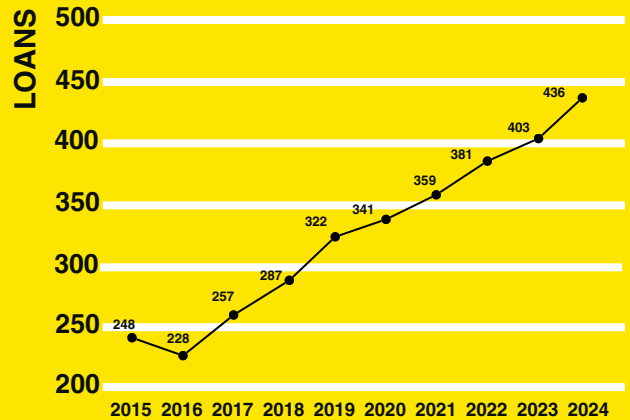
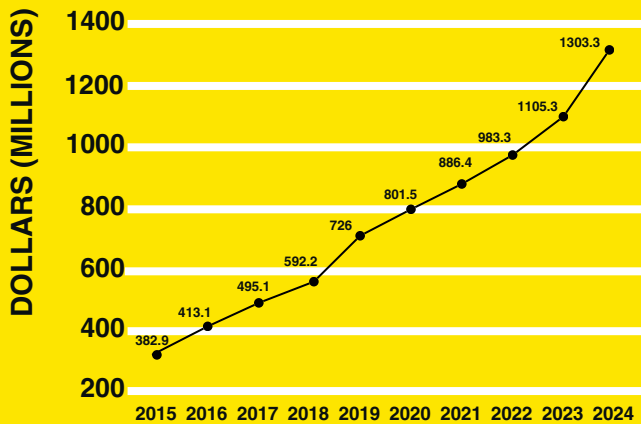
LENDING CAPITAL



HOUSING UNITS FUNDED



SERVICING PORTFOLIO

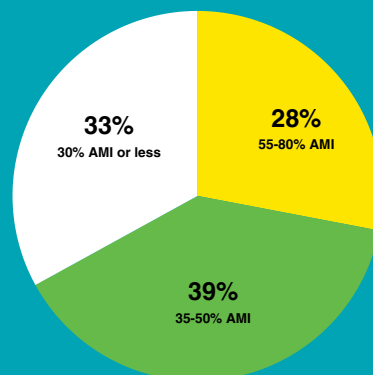


WHO WE SERVE

In FY2024, CCRC secured \$89 million in new loan forward commitments for 1,170 units across 13 properties. CCRC also funded \$236 million in loans for 2,710 units across 34 properties.

FY'2024 STATS

ECONOMIC DEMOGRAPHICS



TENANT DEMOGRAPHICS

