

Targeted Community Lending Plan 2023

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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 permanent, family, rental, homeless, and new construction housing as priorities.
- The district has the greatest shortage of affordable housing for extremely low-income households in the U.S.
- 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, homelessness, poor quality housing, overcrowding, and high borrowing costs for homeownership.

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 2023 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 *The GAP*, less than four million affordable rental homes are available for 11 million extremely low-income renters.¹ The report notes that 71% (7.8 million) of these renters are severely housing cost-burdened, spending more than half of their incomes on rent and utilities.

Rents have increased significantly during the past year. Per the Harvard University Joint Center for Housing Studies report *The State of the Nation's Housing*, "rent growth in the professionally managed segment hit a record 11.6 percent at the end of 2021" which "was the largest year-over-year increase in two decades and more than three times the 3.2 percent average annual rise in the five years preceding the pandemic." In addition, the report states that there were rent increases in several metro areas exceeding 20 percent in the first quarter of 2022. Per the NLIHC report *Out of Reach*, "eleven of the 25 largest occupations in the U.S. pay a lower median hourly wage than the wage a fulltime worker needs to earn to afford a modest one- or two-bedroom apartment at the national average fair market rent" and "workers in all occupations where the median wage is less than the one- and two-bedroom housing wage account for 46% of the total U.S. workforce, excluding farm workers."

Racial disparity exists in the need for affordable rental housing. *The GAP* report states that "people of color are much more likely than white people to be renters and have extremely low incomes" and that "[20%] of Black households, 18% of American Indian or Alaska Native (AIAN) households, 15% of Latino households, and 10% of Asian households are extremely low-income renters" while "only 6% of white non-Latino households are extremely low-income renters." The report also states that "AIAN households in tribal areas face significant challenges due to overcrowding and poor-quality housing" and "[16%] of AIAN households residing in tribal areas report overcrowding, compared to 2% of U.S. households overall, while 34% of AIAN households live in housing with at least one physical problem, compared to 7% of U.S. households overall."

In July 2022, FHFA hosted a virtual "Native American Housing" listening session which included many presentations by tribal housing authorities and Community Development Financial Institutions (CDFIs). The presenters identified the following affordable housing needs and issues in tribal communities:

- Grant funding to hire tribal staff and build capacity to apply for housing funding.
- Rehab and new construction of housing both on and off reservations.
- Lack of infrastructure.
- Inflation and supply chain issues delaying housing development.
- Bureau of Indian Affairs (BIA) title processing delaying housing development.

In addition to racial disparity in rental housing, *The GAP* report notes that "forty-six percent of extremely low-income renter householders are seniors or people with disabilities." These households need housing that is not only affordable but also accessible. *The State of the Nation's Housing* report notes that "the vast majority of US homes lack basic accessibility features...that older adults and people with disabilities often need to live safely in their homes."

Regarding homelessness, the U.S. Department of Housing and Urban Development's (HUD) 2021 *Annual Homeless Assessment Report (AHAR) to Congress* focused on sheltered homelessness given disruptions to counts of unsheltered people related to the COVID-19 pandemic. The report states that,

¹ Households with an income at or below 30% of the HUD Area Median Income (AMI)

while the overall sheltered population experiencing homelessness declined from 2020 to 2021², the “number of sheltered individuals identified as chronically homeless increased by 20 percent” during this period.

There continues to be racial disparity in homelessness. Per the *AHAR* report:

- Over half of people in families experiencing sheltered homelessness (53%) were Black. Over a third (36%) were White, with the remaining 12% identifying as another race or multiple races.
- Pacific Islanders were the only racial group with an increase in sheltered family homelessness at 8% or 174 more people in 2021 than in 2020.
- Compared with all individuals experiencing sheltered homelessness, sheltered unaccompanied youth were more likely to be Black (43% of sheltered unaccompanied youth) or Latino (22%).
- Sheltered unaccompanied youth who were Native American experienced the largest percentage increase at 21%.
- Black people were overrepresented among the sheltered veteran population. While 12% of U.S. veterans are Black, Black veterans comprised over one third of the sheltered veteran population in 2021. Conversely, 81% of U.S. veterans are White, but White veterans make up only 57% of the sheltered veteran population.
- Latino veterans were overrepresented among the sheltered population (9%) compared to the share of all U.S. veterans who are Latino (7%).

In addition, the *AHAR* report shows that there is gender disparity for unaccompanied youth:

- Over 43% of sheltered unaccompanied youth were women or girls. By contrast, only 31% of all individuals experiencing sheltered homelessness were women or girls.
- Sheltered unaccompanied youth identifying as transgender or as someone who does not identify as male, female, or transgender accounted for 4% of the sheltered unaccompanied youth population, compared with less than 1% of the sheltered individual homeless population.
- The number of sheltered unaccompanied youth who were transgender increased by 29% from 2020 to 2021, and the number of sheltered unaccompanied youth who were gender non-conforming increased by 26%, compared to an overall decrease in unaccompanied youth of 9%.

Housing needs continue to have a significant connection with the pandemic. As of July 2022, there were about 89 million reported COVID-19 cases and one million COVID-19 deaths in the U.S. according to the Centers for Disease Control and Prevention (CDC). As the NLIHC report *The GAP* states, “People facing housing insecurity have suffered disproportionately from the effects of the virus.” The report notes that “those in overcrowded housing or homeless shelters are at greater risk of infection due to their inability to socially distance” and that “people experiencing homelessness who have COVID-19 face a higher mortality rate than those in the general population.” Furthermore, the report states that “housing insecurity is disproportionately experienced by people of color, one of the many reasons they are at higher risk of becoming infected with the virus, being hospitalized, and dying from COVID-19.”

In addition to housing needs affecting the pandemic, the pandemic has affected housing needs. Per *The GAP* report, “millions of lower-income renters who work low-wage jobs and who already faced a severe

² The *AHAR* report states that “A possible cause for sheltered reduction is that some emergency shelter providers increased the amount of space between people sleeping in congregate settings to reduce their risk of [pandemic] exposure, leading to fewer beds in congregate shelters. Other potential factors that led to the decrease: people’s reluctance to use available shelter beds because of health risk, and eviction moratoria, and cash transfers that may have reduced inflow into homelessness.”

shortage of affordable housing before the pandemic continue to struggle with housing insecurity.” The report states that “these renters are disproportionately lower-income people and people of color” and that “renter households with annual incomes of less than \$35,000 account for over two-thirds of those behind on rent, while 20% of Black renter households, 16% of Latino renter households, and 15% of Asian renter households are behind on rent, compared to 10% of white renter households.” Per *The State of the Nation’s Housing*, “the unsheltered population likely grew once the pandemic hit” and “a 2021 survey by the National Alliance to End Homelessness found that nearly two-thirds of homeless service providers said they had reason to believe the number of people experiencing unsheltered homelessness was increasing in their areas.”

Like the pandemic, climate change continues to be connected with housing. *The State of the Nation’s Housing* report notes that an “immediate, large-scale challenge is to improve the resiliency of the existing [housing] stock and to mitigate the risks of future damage from extreme weather-related events” and that “some 51.5 million households now live in areas under at least moderate threat of annual losses from natural disasters, including 11.6 million lower-income households with limited resources to recover or relocate.” In addition, housing construction affects climate change. Per *The State of the Nation’s Housing*, “the residential sector is a major contributor to climate change, generating fully a fifth of the nation’s direct greenhouse gas emissions” and “efforts to reduce this large carbon footprint include stricter requirements for the energy efficiency of new homes and energy-efficient retrofits of existing homes, as well as a shift toward electrification and renewable energy sources.”

Homeownership

Consistent with rental housing, there continues to be a lack of affordability for homeownership. The May 2022 FHFA *Housing Price Index* report notes that U.S. house prices increased by 18.7% from the first quarter of 2021 to the first quarter of 2022. Furthermore, *The State of the Nation’s Housing* notes that “as estimated by Moody’s Analytics, the median sales price for existing homes last year was 5.3 times the median household income—well above the 4.6 ratio in 2020 and a notable increase from the previous peak of 4.9 in 2005.”

Per *The State of the Nation’s Housing*, a lack of affordable homes was one main driver of price increases. The report states that “the inventory of existing homes for sale set a new low of 850,000 units in January 2022 before edging up to 1.0 million units in April, still down 10 percent from the year-earlier level.” Investors purchasing homes was another key factor for price increases. The report states that “investors moved aggressively into the single-family market over the past year, buying up moderately priced homes either to convert to rental or upgrade for resale.” Furthermore, a Washington Post article states that “30 percent of home sales in majority Black neighborhoods were to investors, compared with 12 percent in other Zip codes.” Lastly, increases in interest rates have made homeownership more expensive. *The State of the Nation’s Housing* report notes that “the impact on monthly mortgage payments of the 2.0 percentage point hike in interest rates between late December 2021 and mid-April 2022 is equivalent to that of a 27 percent jump in home prices.”

Like rental housing, there is racial disparity in homeownership. As *The GAP* report notes, “White households are more likely than households of color to own their homes due in part to the immense racial wealth gap, which is the product of centuries of slavery, Jim Crow laws, and ubiquitous anti-Black discrimination.” The report further states that “even after the end of many of these institutions and practices, our society has failed to redress the economic inequalities already engendered by racist policies, and those inequalities persist today.” In addition, *The State of the Nation’s Housing* report notes that “in early 2022, the homeownership rates of Black households stood at just 45.3 percent—some 28.7 percentage points below the rate for white households” and that “although the homeownership rate for Hispanic households was somewhat higher at 49.1 percent, the gap was still substantial at 24.9 percentage points.” The report further states that “because of large gaps in homeownership rates, the recent [home] equity gains have doubtless increased the overall disparities in wealth between white households and households of color.”

The Bank hosted the Diversity, Equity and Inclusion Symposium in May 2022, which included panels on diversity and homeownership with presentations by the Asian Real Estate Association of America,

National Association of Hispanic Real Estate Professionals, National Association of Real Estate Brokers, and the Urban Institute. These presentations highlighted the following racial disparities in homeownership:

- From 2019 to 2021, Latino households' share of new homeowners declined from 25.3% to 18.1%.
- Latino households are 81% more likely to get denied a conventional loan than non-Latinos.
- There is a wide disparity in homeownership rates across Asian American and Pacific Islander (AAPI) ethnic groups, which ranged from 29.4% to 68.1% by ethnic group in 2021.
- AAPI households need to spend more time to save for a downpayment than other racial groups, mainly because they live in high-cost areas.
- Black households experience unique challenges to purchasing a home including credit issues, high interest rates, and appraisal bias.
- Black households are least likely to be homeowners compared with other racial groups.

Lastly, FHFA's July 2022 listening session on Native American housing identified the following homeownership needs and issues:

- Financial literacy training and credit access for homeownership. One session presenter noted that mortgage lenders have continued red-lining in tribal communities.
- High mortgage interest rates. Per a research paper by the Federal Reserve Bank of Minneapolis Center for Indian Country Development, mortgage loans to Native Americans "have an average rate nearly 2 percentage points above the average loan for non-Native Americans."
- Foreclosure prevention.

Economic Conditions

Severe inflation has exacerbated the lack of affordable housing. Per the U.S. Bureau of Labor Statistics, the Consumer Price Index (CPI) "all items index increased 8.6 percent for the 12 months ending May [2022], the largest 12-month increase since the period ending December 1981." In the article *Inflation Hurting All Americans, But Experts Say Latinos Feel It Most*, the Florida Atlantic University Business and Economics Polling Initiative states that "inflation is hurting Americans' wallets as it hits a 40-year high in the United States, but certain demographic groups like Hispanics are feeling it the most" because "Hispanics tend to make less money than whites and spend a larger percentage of their income on food and energy." In addition, rising energy costs are a burden especially for Hispanic households living in rural areas because they must drive longer distances.

Like the CPI, there has been inflation in construction labor and materials costs, making affordable housing construction more expensive. Per *The State of the Nation's Housing*, the pandemic has made the cost and availability of labor "a major challenge for homebuilders" and "Bureau of Labor Statistics data indicate that construction job openings averaged 335,000 per month last year, the highest number in records dating back to the early 2000s." In addition, the report notes that the "costs for a wide variety of [construction] materials were all rising considerably faster in early 2022 than a year earlier" per the table below.

Costs of Building Materials Have Soared Since the Start of the Pandemic

Year-over-Year Change in Prices (Percent)



Note: Inputs to new residential construction are not a composite of the other components, and exclude capital, labor, and imports.

Source: JCHS tabulations of US Bureau of Labor Statistics, Producer Price Indexes.

Moreover, supply shortages have delayed housing construction. *The State of the Nation's Housing* notes that the “disruption of global supply chains has prevented builders from finishing homes and delivering them to market on time.” The report further notes that in 2021 the average construction period for a single-family home was at a 12-year high of 7.2 months and that of multifamily structures was at an all-time high of 15.4 months. Lastly, the report notes that these supply-chain delays resulted in 1.64 million homes still under construction in April 2022.

The pandemic also continues to have a negative impact on small businesses. Per the Federal Reserve Banks' *Small Business Credit Survey: 2022 Report on Employer Firms*:

- A majority of firms (59%) reported being in fair or poor financial condition, a figure little-changed since 2020. Non-White firms were most impacted by the pandemic, with 81% of Non-Hispanic Asian firms, 76% of Non-Hispanic Black firms, and 74% of Hispanic firms in fair or poor financial condition, compared to 55% of Non-Hispanic White firms.
- Revenues remain below pre-pandemic levels for 63% of firms and 48% of firms saw a decrease in revenue over the prior 12 months.
- 85% of employer firms experienced financial challenges in the prior 12 months, up 4% since 2020. The firms most susceptible to the negative effects of the pandemic are also less likely to receive the financing they need.
- The share of firms receiving all of the funding they sought fell from 36% in 2020 to 31% in 2021. The decline in financing outcomes was particularly pronounced for firms with good credit scores.
- Hiring or retaining qualified staff and navigating supply-chain issues are the top operational challenges that firms faced in the prior 12 months, with 60% reporting each.

In addition, the survey shows gender disparity in small business ownership. It notes that 64% of firms were men-owned, 21% were women-owned, and 15% were equally owned by men and women in 2021.

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

The 11th 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, economic conditions, and the impact of the pandemic. 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 ranks Nevada, California, and Arizona, in that order, as the top three states in the nation where “extremely low-income renters face the greatest challenges in finding affordable homes.” In addition, Arizona, California, and Nevada are among the five states with the greatest percentages of extremely low-income renter households with severe cost burdens. 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 second highest wage needed to afford fair market rent for a 2-bedroom unit in the U.S.

U.S. Compared to District (Rental Affordability) ³		U.S.	Arizona	California	Nevada
1	Rental homes affordable and available per 100 Extremely Low Income (ELI ⁴) renters – 2020	36	26	23	18
2	ELI households with severe housing cost burden – 2020	71%	76%	76%	81%
3	Rental homes affordable and available per 100 Very Low Income (VLI ⁵) renters – 2020	58	48	33	38
4	VLI households with severe housing cost burden - 2020	32%	35%	49%	43%
5	Hourly wage needed to afford fair market rent for a 2-bedroom unit – 2022 estimate	\$25.82	\$23.44	\$39.01	\$23.70
6	Average renter wage – 2022 estimate	\$21.99	\$21.28	\$30.39	\$20.66

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 (13), Los Angeles (20), and Phoenix (20) compared to the number of homes available at the state level. In addition, the *Out of Reach* report states that seven 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: San Francisco (\$61.50), Santa Cruz (\$60.35), San Jose (\$55.15), Santa Maria (\$48.38), Santa Ana (\$44.69), Oakland (\$43.73), and San Diego (\$42.92). Lastly, *The State of the Nation’s Housing* report notes that Las Vegas and Phoenix were in the top 20 metro areas for rent increases over the past year at 24% and 26% respectively. This information is consistent with the AHAC’s updates to the Bank on rent increases in the district.

Given the higher risk of COVID-19 infection among people experiencing homelessness, the table below compares data in these areas between the U.S. and the district. The district made up over 60,000 (18%) of over 326,000 people in the U.S. experiencing sheltered homelessness in 2021. Arizona had the third largest increase in the sheltered veteran population in the U.S. from 2020 to 2021 (58 people or 10%). In addition, California and Nevada were in the top four states with the highest rate of veterans experiencing

³ Source: NLIHC

⁴ ELI renters are households with an income at or below 30% of the HUD Area Median Income (AMI).

⁵ VLI renters are households with an income at or below 50% AMI.

sheltered homelessness (22 out of every 10,000 people in each state), and in the top five states with the largest increases in sheltered chronically homeless individuals from 2007, when HUD started reporting this data, to 2021 (6,016 people or 101.1% for California and 498 people or 260.7% for Nevada). Lastly, the district made up over 12.5 million (14%) of about 89 million reported COVID-19 cases as of July 2022, and about 134,000 (13%) of over 1 million COVID-19 deaths.

U.S. Compared to District (Homelessness and COVID-19)		U.S.	Arizona	California	Nevada
1	People experiencing sheltered homelessness – January 2021 ⁶	326,000	5,460	51,429	3,293
2	Reported COVID-19 cases / deaths – July 2022 ⁷	88,932,987 / 1,018,035	2,161,045 / 30,632	9,619,398 / 92,055	782,548 / 11,141

Regarding climate change and housing, the Federal Reserve Bank of San Francisco completed a survey in 2021 of its district states which include the Bank’s district.⁸ Per this survey:

- Over two-thirds (72%) of respondents view a lack of housing options in resilient areas as a large contributor to climate-related risk for the communities they serve. For many years, constrained housing supply in job centers, particularly in coastal areas in the western United States, has put development pressure on areas with higher fire and flood risks.
- Roughly half (52%) of respondents see the ongoing risk of housing displacement as greatly exacerbating climate-related risk for the communities they serve. One respondent commented that “individuals who have low income[s] are at greater risk of displacement in a high-cost housing market, particularly if their financial situation changes and/or if they encounter an emergency.”
- Roughly half (51%) of respondents believe that a lack of resilience in the existing housing stock contributes to climate risk by a large amount in the communities they serve.
- Roughly three-quarters (76%) of respondents view climate shocks and stresses as contributing a large amount to a reduced availability of housing in local economies. Several respondents commented that loss of housing from wildfires has made it harder for low-income workers to afford to live in their communities. A respondent who works in rural and Tribal areas across the western United States and Pacific territories commented, “We have directly witnessed the impacts of wildfire on affordable housing availability in areas where the market was already tight.”

Homeownership

The table below shows how homeownership affordability varies within the Bank’s district compared with the U.S. average. Housing prices increased from 2021 to 2022 in the district at a higher rate than the U.S. overall, with Arizona ranking the second highest increase in the U.S., Nevada ranking seventh, and California ranking 16th. Consistent with national trends, the purchase of homes by investors was a key factor for price increases in the district. Per *The State of the Nation’s Housing*, in the fourth quarter of 2021, San Jose, Phoenix, and Las Vegas were ranked second through fourth in that order as the metro areas with the highest investor share of home sales. Lastly, the homeownership rate was lower in California and Nevada than the national average, and Arizona and Nevada’s rates continued to be higher than California.

⁶ Source: HUD

⁷ Source: CDC, ADHS, CDPH, NDHHS

⁸ Other states in the district are Alaska, Hawaii, Idaho, Oregon, Utah, and Washington.

U.S. Compared to District (Homeownership) ⁹		U.S.	Arizona	California	Nevada
1	Increase in housing prices – Q1 2021 - Q1 2022	18.7%	27.5%	20.0%	25.0%
2	Homeownership rate – Q1 2022	65.4%	66.4%	54.2%	59.7%

Economic Conditions

Similar to the rest of the U.S., inflation was high in the Bank’s district over the past year. The Bureau of Labor Statistics (BLS) notes that the West Region CPI, which includes the district,¹⁰ was up 8.3% in May 2022 from a year ago compared to 8.6% for the U.S. overall. The BLS states that the “increase was influenced by higher prices for shelter, food, and gasoline” and that “energy prices jumped 31.7 percent, largely the result of an increase in the price of gasoline.”

Consistent with national trends, AHAC has frequently noted that the district has experienced severe inflation in construction costs which has delayed affordable housing projects. A 2022 Associated General Contractors (AGC) survey of the western U.S., which includes the district,¹¹ notes that 83% of respondents stated that the pandemic has made construction costs higher than anticipated, and 76% of respondents stated that the pandemic has resulted in projects taking longer than anticipated. The survey also notes the following contractor responses:

- 84% of respondents are having a hard time filling positions.
- Only 9% of respondents have not had any significant supply chain problems.
- 48% of respondents postponed projects in 2021 and 36% cancelled projects. 43% of respondents stated that rising costs were the main reason for postponing or cancelling a project.

Lastly, small businesses in the Federal Reserve Bank of San Francisco’s district (12th district), which includes the Bank’s district, faced greater challenges in certain areas during 2021 than small businesses in the U.S. overall. According to the Federal Reserve Banks’ *Small Business Credit Survey*:

- 66% of 12th district firms reported being in fair or poor financial condition compared to 59% in the U.S.
- 53% of 12th district firms saw a decrease in revenue over the prior 12 months compared to 48% in the U.S.

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

- 58% of 12th district firms reported hiring challenges.
- 59% of 12th district firms were men-owned, 22% were women-owned, and 19% were equally owned by men and women in 2021.

Housing & Economic Needs Survey

In July 2022, 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:¹²

⁹ Source: item 1 – FHFA, item 2 – U.S. Census Bureau
¹⁰ Other states in the region are Alaska, Hawaii, Idaho, Oregon, and Washington.
¹¹ Other states in the region are Alaska, Colorado, Hawaii, Idaho, Montana, New Mexico, Oregon, Utah, Washington, and Wyoming.
¹² Refer to Appendix I: 11th District Survey – 2022 for complete survey.

- 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 impacts of the COVID-19 pandemic in your geographic area.

The Bank received 143 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, 36% of respondents selected income between 31% to 50% of AMI (Very Low-Income) as having the greatest affordable housing need, 28% selected between 0% to 30% of AMI (Extremely Low-Income), 27% selected between 51% to 80% of AMI (Low-Income), 5% selected between 81% to 120% of AMI (Moderate Income), and 5% selected "Other" (these responses were write-in answers, which included responses from 0% to 80% of AMI and an overall need for housing at all income levels). 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.¹³ Permanent, family, and rental housing were ranked in the top five across the district. Homeless housing, new construction, senior housing, and homeownership were ranked in the top five in multiple areas as well. These housing types are not mutually exclusive.

Rank	District	Tribal Areas	Arizona	California	Nevada
1	Permanent housing	Rental housing	Family housing	Permanent housing	Permanent housing
2	Family housing	Permanent housing	Workforce housing	Family housing	Homeownership
3	Rental housing	Family housing	Homeownership	Rental housing	Family housing
4	Homeless housing	Senior housing	Permanent housing	Homeless housing	New construction
5	New construction	Homeless housing	Rental housing	Senior housing	Rental housing

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

1. Health services (including mental health and drug treatment).
2. Elder care.
3. Job training / placement.
4. Food assistance.
5. Childcare.

Lastly, respondents ranked these pandemic impacts as top priorities, which are listed in order of priority.

¹³ Tribal areas overlap with states, and individual respondents may serve multiple tribal areas and / or states.

1. Housing (includes rents, home prices, evictions, foreclosures and homelessness).
2. Greater demand for affordable housing and social services.
3. Affordable housing construction (includes labor and supplies shortages, costs, delays and cancellations).
4. Reduced affordable housing occupancy and / or rental income.
5. Increase in racial or gender economic disparity.

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

Arizona

Housing Conditions and Homelessness

Arizona ranks third in the U.S. for the lowest number of affordable rental homes available for Extremely Low-Income (ELI) renters: 26 homes were available for every 100 ELI renters in 2020, and 76% of ELI households had a severe housing cost burden. There were even fewer affordable rental homes available for every 100 ELI renters in Phoenix (20), which was in the top 20 metro areas in the U.S. for rent increases over the past year at 26%, along with Tucson at 22%. For every 100 Very Low Income (VLI) renters in Arizona, there were 48 affordable homes available, and 35% 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 \$23.44 while the average renter wage is \$21.28.

Regarding Native American / AIAN rental housing in Arizona, Federal Reserve Bank of Minneapolis profiles for the Fort Apache, Gila River, Pascua Pueblo Yaqui, Salt River and Tohono O'odham reservations show that each reservation had a higher percentage of renter households with incomes below \$20,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

There were 5,460 people experiencing sheltered homelessness in Arizona out of over 326,000 people experiencing sheltered homelessness in the U.S. in January 2021. Arizona had the third largest increase in the sheltered veteran population in the U.S. from 2020 to 2021 (58 people or 10%).

Homeownership

Arizona had the second highest increase in home prices in the U.S. from 2021 to 2022 at 27.5% compared to the national increase of 18.7% during that period. Phoenix was the metro area with the third highest share of investors purchasing homes in Q4 2021 (36%). The Arizona homeownership rate in Q1 2022 was 66.4% compared to 65.4% in the U.S. overall.

Regarding Native American / AIAN homeownership in Arizona, Federal Reserve Bank of Minneapolis profiles for the Colorado River, Fort Apache, Gila River, Hopi, Navajo, Pascua Pueblo Yaqui, San Carlos, Salt River and Tohono O'odham reservations show that each reservation had a higher percentage of homeowners with incomes below \$20,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

Regarding homeownership and climate change, a 2021 Federal Reserve Bank of San Francisco survey respondent notes that as housing prices climb in Maricopa County, Arizona, "mobile homes are one of the only affordable housing options in the county, but these homes and parks are particularly risky as it relates to heat exposure, and the low and often fixed incomes of residents make it difficult to manage utility costs or make improvements."

California

Housing Conditions and Homelessness

California ranks second in the U.S. for the lowest number of affordable rental homes available for ELI renters: 23 homes were available for every 100 ELI renters in 2020, and 76% 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 (18), Sacramento (22), and San Diego (20). For every 100 VLI renters, there were 33 affordable homes available, and 49% of VLI households had a severe housing cost burden. The *Out of Reach* report estimates that in 2022 the hourly wage needed to afford the fair market rent for a 2-bedroom unit in California is \$39.01 while the average renter wage is \$30.39. Furthermore, this report states that seven 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: San Francisco (\$61.50), Santa Cruz (\$60.35), San Jose (\$55.15), Santa Maria (\$48.38), Santa Ana (\$44.69), Oakland (\$43.73), and San Diego (\$42.92).

Regarding Native American / AIAN rental housing in California, Federal Reserve Bank of Minneapolis profiles for the Agua Caliente and Hoopa Valley reservations show that each reservation had a higher percentage of renter households with incomes from \$20,000 to \$35,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

Per HUD's *Annual Homeless Assessment Report*, there were 51,429 people experiencing sheltered homelessness in California out of over 326,000 people experiencing sheltered homelessness in the U.S. in January 2021 (second highest in the nation). In addition, the report notes the following on homelessness in California in January 2021:

- California was in the top five states with the largest increases in sheltered chronically homeless individuals from 2007, when HUD started reporting this data, to 2021 (6,016 people or 101.1%).
- California was in the top four states with the highest rate of veterans experiencing sheltered homelessness (22 out of every 10,000 people).
- California had the largest number of sheltered unaccompanied homeless youth (2,526).

Regarding affordable housing and climate change, a 2021 Federal Reserve Bank of San Francisco survey respondent notes that, after natural disasters in California, “the loss of housing seems to be mostly affordable units like trailers, unpermitted housing, etc.” and “rebuilding any housing stock for those populations is extremely slow and burdensome.”

Homeownership

California had the sixteenth highest increase in home prices in the U.S. from 2021 to 2022 at 20% compared to the national increase of 18.7% during that period. Per *The State of the Nation's Housing*, “median sales prices outstripped median incomes by a factor of 10 or more in four Western metros, including San Jose (12.6), Honolulu (12.5), San Francisco (11.3), and Los Angeles (10.3),” and San Jose was the metro area with the second highest share of investors purchasing homes in Q4 2021 (38%). The California homeownership rate in Q1 2022 was 54.2% compared to 65.4% in the U.S. overall.

Regarding Native American / AIAN homeownership in California, Federal Reserve Bank of Minneapolis profiles for the Agua Caliente, Hoopa Valley and Torres-Martinez reservations show that each reservation had a higher percentage of homeowners with incomes below \$20,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

Nevada

Housing Conditions and Homelessness

Nevada ranks first in the U.S. for the lowest number of affordable rental homes available for ELI renters: 18 homes were available for every 100 ELI renters in 2020, and 81% 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 (13), which was in the top 20 metro areas in the U.S. for rent increases over the past year at 24%. For every 100 Very Low Income (VLI) renters, there were 38 affordable homes available, and 43% 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 \$23.70 while the average renter wage is \$20.66.

Regarding Native American / AIAN rental housing in Nevada, a Federal Reserve Bank of Minneapolis profile for the Washoe Ranches Trust Land shows that this reservation had a higher percentage of renter households with incomes from \$20,000 to \$35,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

There were 3,293 people experiencing sheltered homelessness in Nevada out of over 326,000 people experiencing sheltered homelessness in the U.S. in January 2021. In addition, Nevada was in the top four states with the highest rate of veterans experiencing sheltered homelessness (22 out of every 10,000 people), and in the top five states with the largest increases in sheltered chronically homeless individuals from 2007, when HUD started reporting this data, to 2021 (498 people or 260.7%).

Homeownership

Nevada had the seventh highest increase in home prices in the U.S. from 2021 to 2022 at 25% compared to the national increase of 18.7% during that period. Las Vegas was the metro area with the fourth highest share of investors purchasing homes in Q4 2021 (36%). The Nevada homeownership rate in Q1 2022 was 59.7% compared to 65.4% in the U.S. overall.

Regarding Native American / AIAN homeownership in Nevada, a Federal Reserve Bank of Minneapolis profile for the Washoe Ranches Trust Land shows that this reservation had a higher percentage of homeowners with incomes below \$35,000 having a high housing cost burden than the U.S. population overall based on 2017 U.S. Census data.

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 programs accomplishments:

Affordable Housing Program (AHP)

- From 1990 through 2021, the Bank awarded over \$1.2 billion for affordable rental and homeownership housing to over 145,000 low-income households¹⁴ 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 136,000 low-income households in the district.
- From 2000 through 2021, the Bank’s AHP Homeownership Set-Aside programs (WISH & IDEA) disbursed over \$123 million for affordable homeownership, in the form of downpayment and closing cost assistance, to over 8,500 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.

Access to Housing and Economic Assistance for Development (AHEAD)

- From 2004 through 2021, the Bank awarded over \$20 million to about 700 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 2021, the Bank recommended over \$50 million in funds contributed to program administrator New World Foundation (NWF) to be awarded to 12 economic development projects for creating over 23,000 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.

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

- From 2001 through 2021, the Bank provided discounted member advances of about \$12.1 billion and LOCs of about \$3.8 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 over \$4.3 billion and LOCs of over \$570 million.
- The Bank’s CICA Community Investment Program (CIP), primarily used to finance the purchase, construction, and rehabilitation of affordable housing, provided advances of about \$7.8 billion and LOCs of about \$3.2 billion.

¹⁴ Includes very low- and extremely low-income households

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 2021, CI donated over \$810,000 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 in 2021.

AHP General Fund Program - 2021

The Bank awarded over \$37 million for 2,579 affordable rental units in the district in 2021. There was a higher proportion of funding awarded in California than in Arizona, and no projects were awarded in 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 270 LIHTC projects in 2021 while Arizona awarded 14 and Nevada awarded 20. 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.

In order to support affordable housing capacity in Nevada, the Bank's Board of Directors committed \$500,000 in discretionary funding for a Nevada capacity building program in 2022. The Bank completed an agreement with the Nevada Housing Coalition 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. In addition, the Bank plans to implement an AHP Targeted Fund for Nevada housing projects in 2023. Lastly, the Bank awarded \$1.9 million in AHP funding to two Nevada projects in 2022.

Regarding the housing priorities identified in national reports and the Bank's survey, the table below highlights how the AHP projects address these priorities based on the housing type and the scoring categories for which they received points.¹⁵ For the district overall, the awarded projects address the housing needs identified. The Bank awards points to 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 with 60% of the projects having ELI units and 91% having VLI units. 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.

¹⁵ Project types are not mutually exclusive.

Award Data (2021)	Arizona	California	Total
Amount awarded	\$300,000	\$36,759,000	\$37,059,000
Amount per capita ¹⁶	\$0.04	\$0.94	\$0.75
Number of affordable housing units	12	2,567	2,579
Number of housing projects	1	44	45
New construction projects	100%	89%	89%
Homeownership projects	100%	9%	11%
Rental projects	0%	91%	89%
Homeless projects	0%	89%	87%
Senior projects	0%	16%	16%
People with disabilities projects	0%	66%	64%
ELI (0-30% AMI) projects	0%	61%	60%
VLI (31-50% AMI) projects	0%	93%	91%
LI (51-80%) AMI projects	100%	100%	100%
Transit-oriented development projects	0%	84%	82%
Green building projects	100%	89%	89%

In addition to the project characteristics listed above, a significant portion of AHP projects are permanent housing and serve families¹⁷, and 89% of the projects received points under the Empowerment scoring category, 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 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.

AHP Homeownership Set-Aside Program (WISH) - 2021

Per the table below, the Bank disbursed about \$9.5 million in homebuyer assistance to provide affordable homeownership to 434 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 \$0.73 for Arizona, \$1.03 for California, and \$0.34 for Nevada.

Disbursement Data (2021)	Arizona	California	Nevada	Total
Amount disbursed	\$5,050,000	\$3,343,174	\$1,059,000	\$9,452,174
Amount per capita	\$0.69	\$0.09	\$0.34	\$0.19
Number of households assisted	233	152	49	434
Average household AMI	62%	66%	62%	63%

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). As of August 2022, the Bank has donated over \$680,000 of this funding through 10 members for 13 HCAs, leveraging \$800,000 in member matching donations.

¹⁶ Source: U.S. Census Bureau (2021)

¹⁷ 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 43% of the projects awarded in 2021 had unit sizes of three bedrooms or more.

AHEAD - 2021

The Bank disbursed \$1.5 million through the AHEAD program to 60 economic development projects serving low- and moderate-income communities in the district. The funding was greater on a per capita basis in Arizona and Nevada than in California which reflects Bank member participation in each state.

Award Data (2021)	Arizona	California	Nevada	Total
Number of projects	13	40	7	60
Amount awarded	\$325,000	\$1,000,000	\$175,000	\$1,500,000
Amount per capita	\$0.04	\$0.03	\$0.06	\$0.03

QJF - 2021

In 2021, the Bank recommended that NWF award \$5.5 million through the QJF program to two economic development projects to create 1,650 quality jobs in the district. In addition, NWF awarded over \$370,000 to three projects in the QJF Innovation Fund.

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

Native American / AIAN and tribal communities in the Bank's district¹⁸ use the Bank's CI programs to address affordable housing and economic development needs. Since 1990, the Bank has awarded over \$15 million in AHP funding in partnership with its members and government programs such as the LIHTC and HUD Indian Housing Block Grant programs¹⁹ to provide about 1,400 rental and homeownership units for Native American / AIAN households in each state of the district. Since 2004, the Bank has awarded \$675,000 in AHEAD funding for 24 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 2022, which had hundreds of attendees including Bank members and government housing agencies, to promote the Bank's CI programs and the new AHP features:

- April 2022. San Diego, California. Travois Indian Country Affordable Housing & Economic Development Conference. The Bank sponsored an exhibition booth.
- May 2022. Seattle, Washington. AMERIND / National American Indian Housing Council Convention & Trade Show. The Bank sponsored an exhibition booth.
- June 2022. Temecula, California. Native Nation Native American Housing Conference. The Bank participated in an affordable housing panel.
- June 2022. Virtual event. Federal Reserve Bank of Minneapolis National Native Homeownership Coalition Lending Systems Focus Group. The Bank made a presentation with the Federal Home Loan Bank of Des Moines on the Homeownership Set-Aside program.
- June 2022. Virtual event. Oweesta Native CDFI Capital Access Convening. The Bank made a plenary session presentation in collaboration with the other Federal Home Loan Banks.

¹⁸ Refer to Appendix II: Native American / AIAN Communities in the Bank's District.

¹⁹ 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.

Conclusion and Performance Goals for 2023

In 2023, the Bank will continue to administer and manage the AHP General Fund and Set-Aside program, the discretionary programs AHEAD and Quality Jobs Fund, and the Community Investment advances and letters of credit, CIP and ACE. 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 perform the following activities in accordance with AHP regulation, and based on affordable housing needs identified in this Plan:

- Continue to promote the Bank’s CI programs to Native American / AIAN communities.
- Implement a Nevada AHP Targeted Fund to address exceptional housing needs in this state.

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 2023 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: CIP and ACE advances and letters of credit and AHEAD grants

Transact Community Investment Program (CIP) and Advances for Community Enterprise (ACE) advances and letters of credit and award AHEAD grants.

2023 Goal	Minimum	Target	Maximum
CIP and ACE advances and letters of credit and AHEAD awards (# of members) ²⁰	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.

2023 Goal	Minimum
Actively participate in and / or convene conferences, meetings, workshops, and other project-related events ²¹	55

Management has maintained the second quantitative goal from the 2022 goal below based on year-to-date performance.

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.

2023 Goal	Minimum	Target	Maximum
Member participation in AHP workshops and technical assistance (# of unique members)	73	78	83

Management has maintained the third quantitative goal from the 2022 goal below based on year-to-date performance.

The tables below provide updates on the 2022 Plan goals achievement as of 8/31/22. The Bank is on track to meet these goals.

2022 Corporate Goal Update	Minimum	Target	Maximum	As of 8/31/22
CIP and ACE advances and letters of credit and AHEAD awards (# of members)	40	55	70	55

2022 Non-Corporate Goals Update	Minimum	Target	Maximum	As of 8/31/22
Actively participate in and / or convene conferences, meetings, workshops, and other project-related events	55			36
Member participation in AHP workshops and technical assistance (# of unique members)	73	78	83	70

²⁰ Members that sponsor a successful AHEAD grant application are counted separately from participation in CIP and ACE advances and letters of credit.

²¹ Includes virtual meetings and webinars

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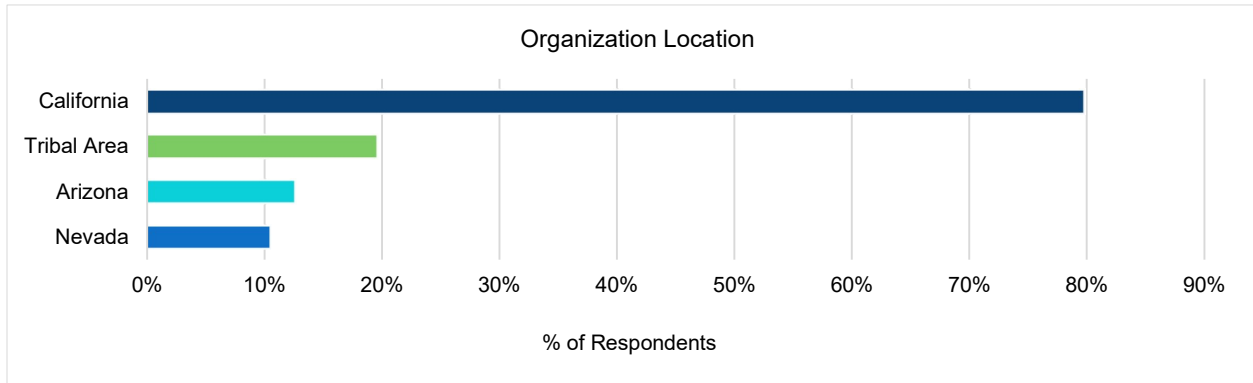
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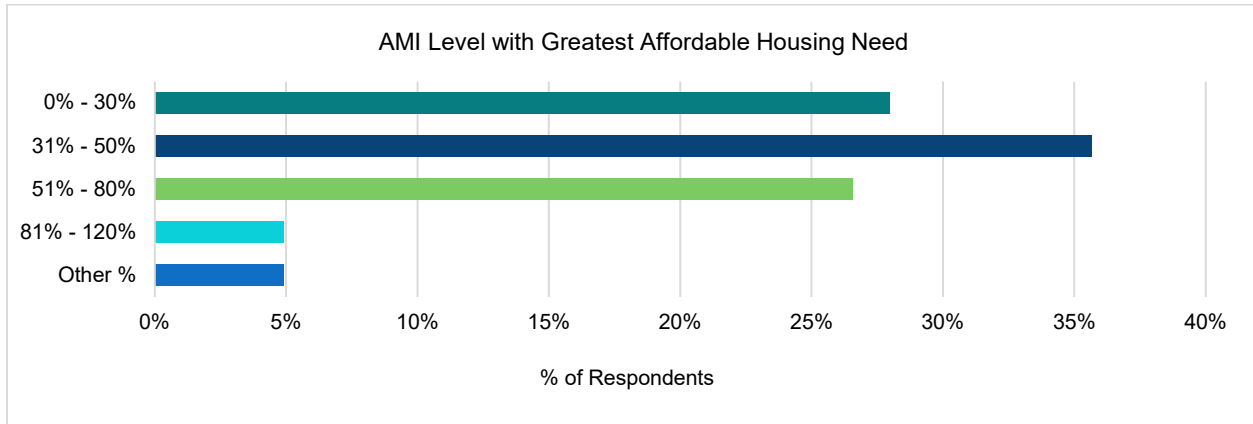
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Appendix I: 11th District Survey - 2022

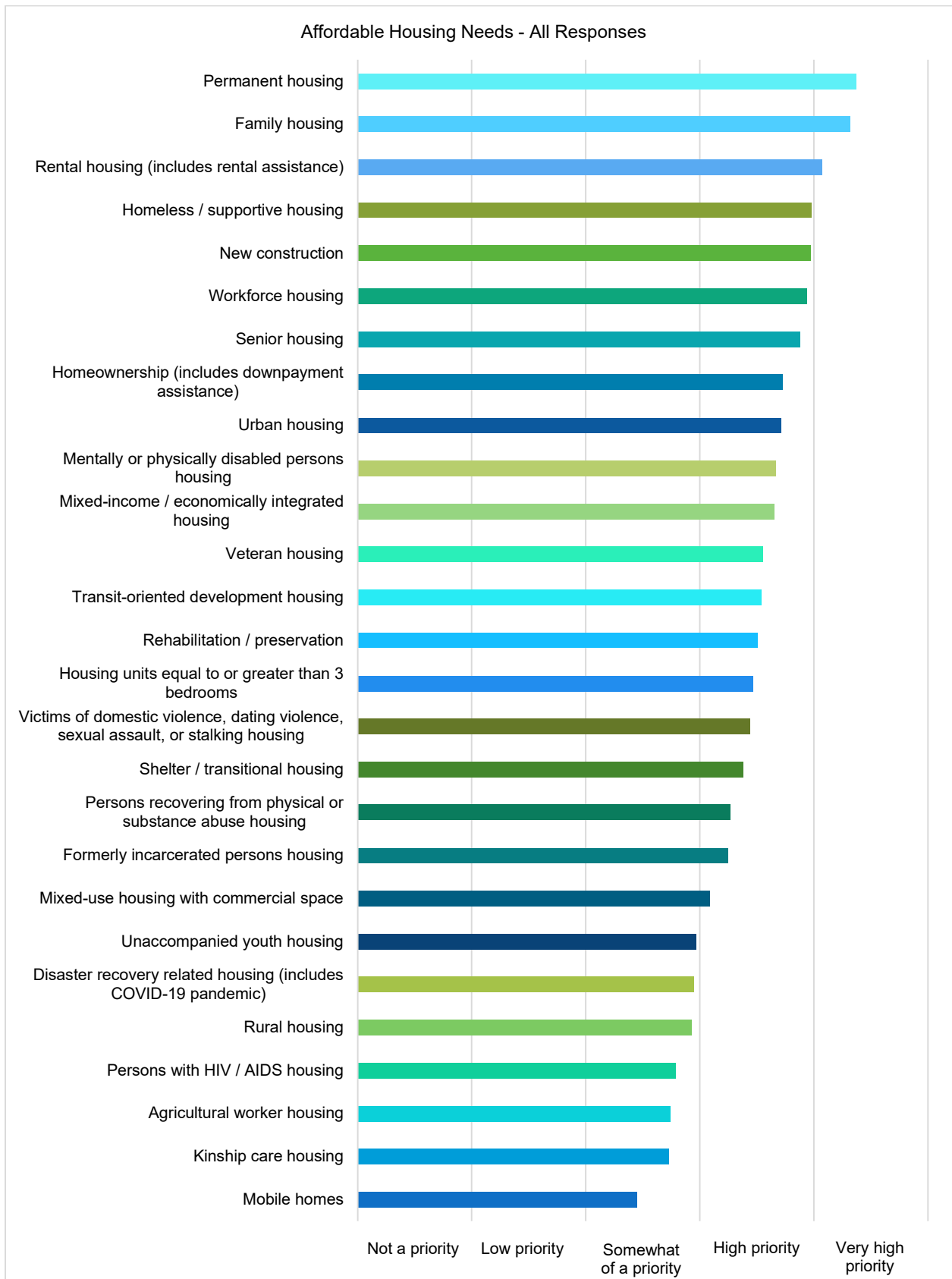
Question 1: Where is your organization located within FHLBank San Francisco's District?



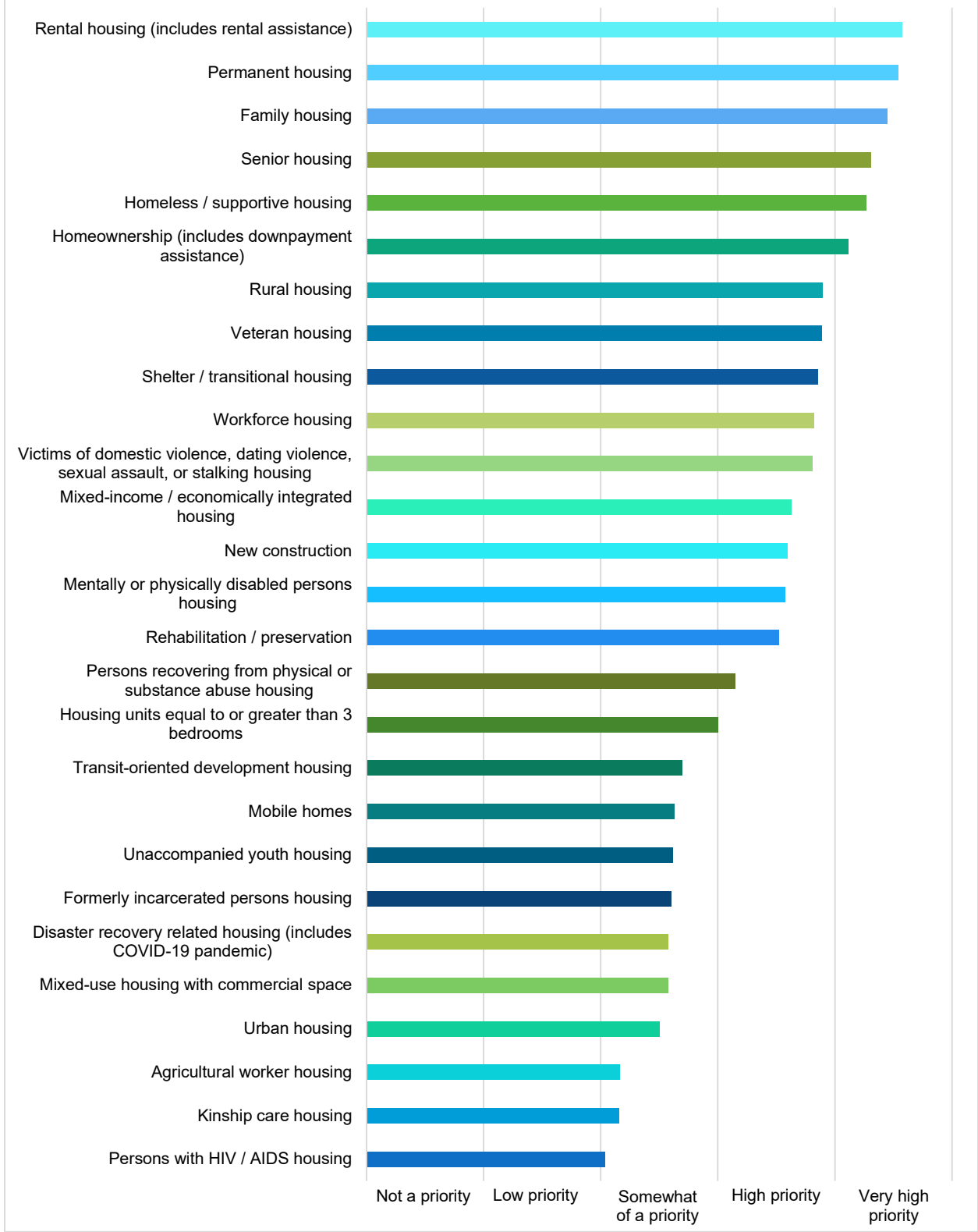
Question 2: What income level has the greatest affordable housing need in your geographic area as a percentage of the HUD Area Median Income?



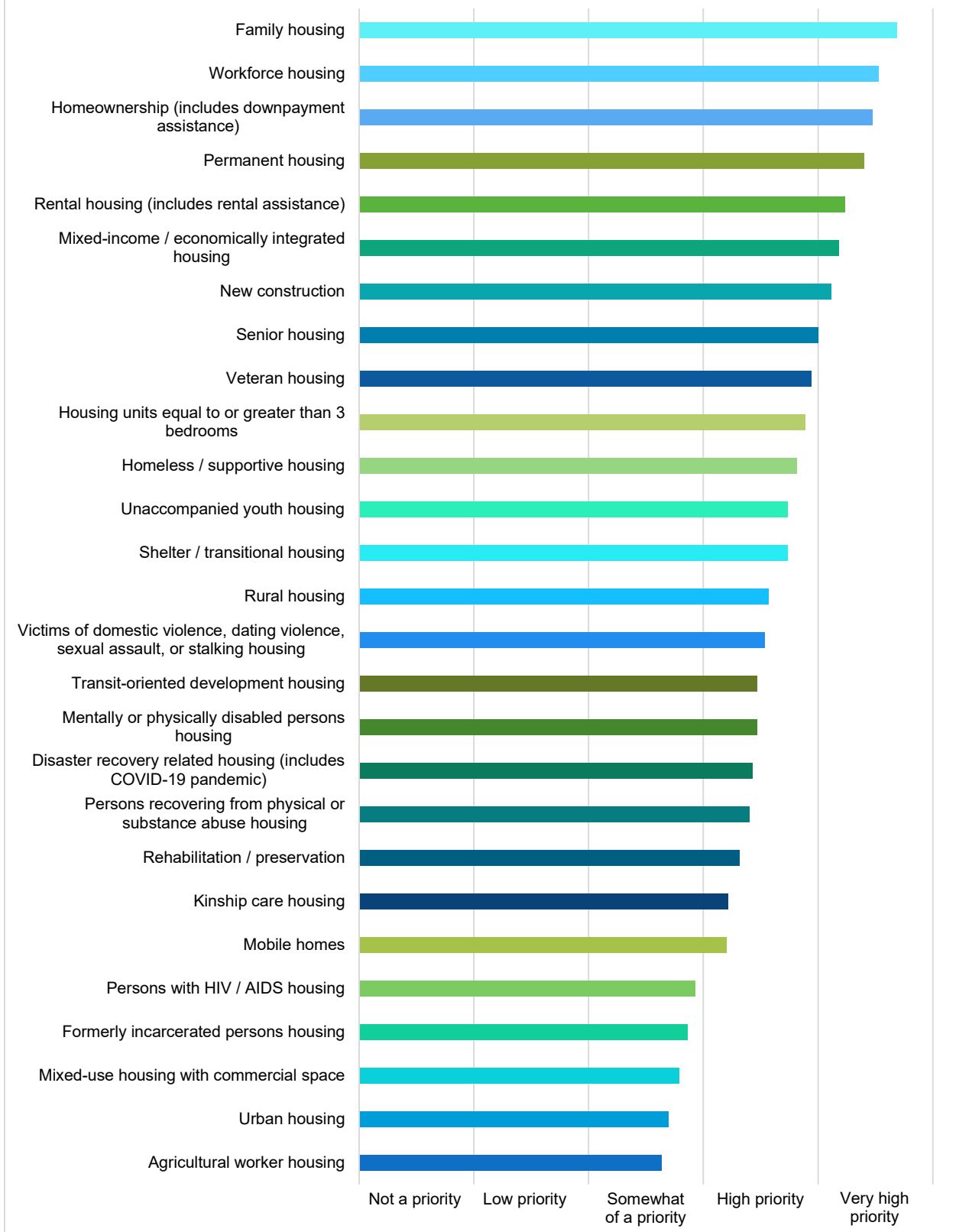
Question 3: Rank the following affordable housing needs in your geographic area by priority.



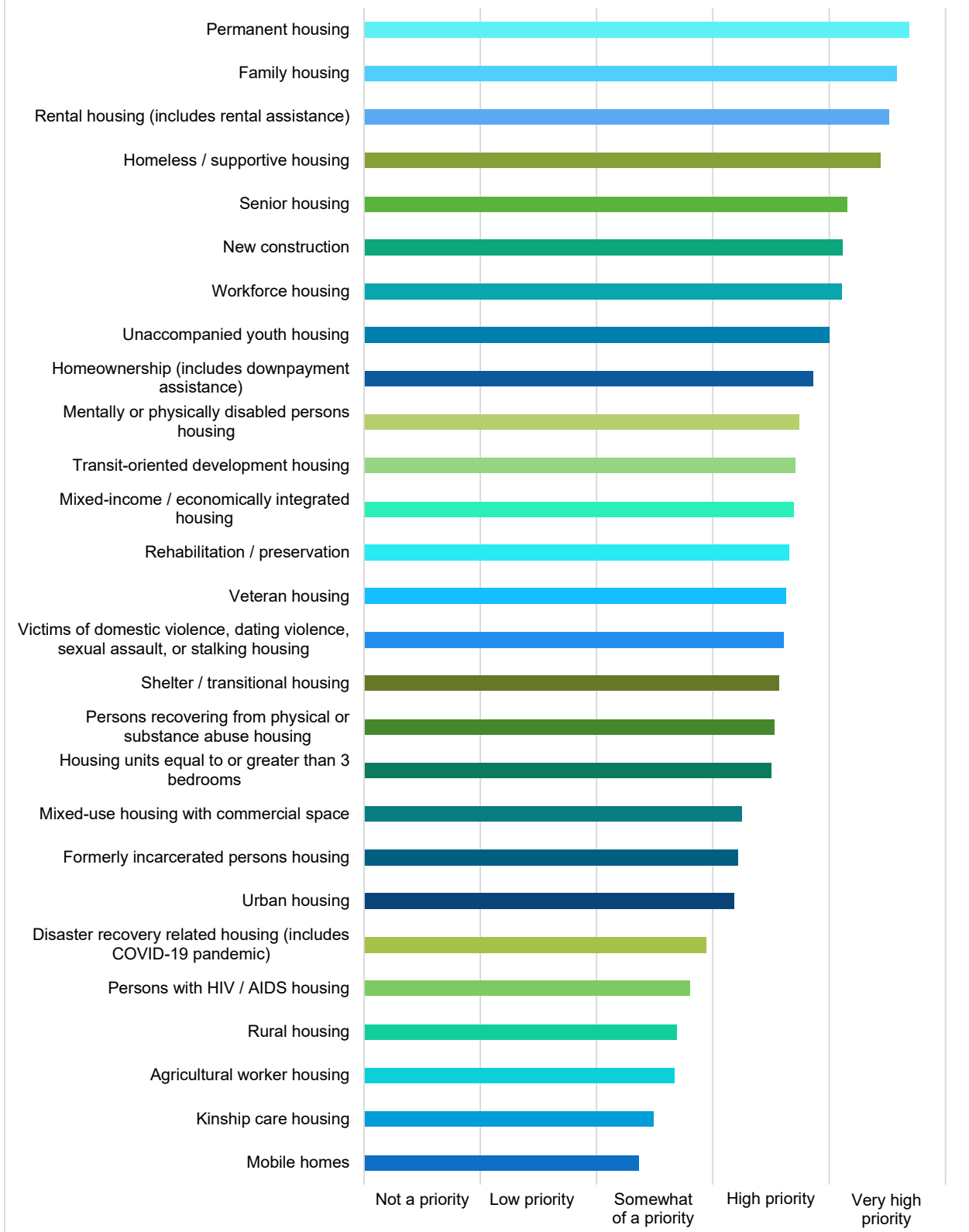
Affordable Housing Needs - Tribal Areas



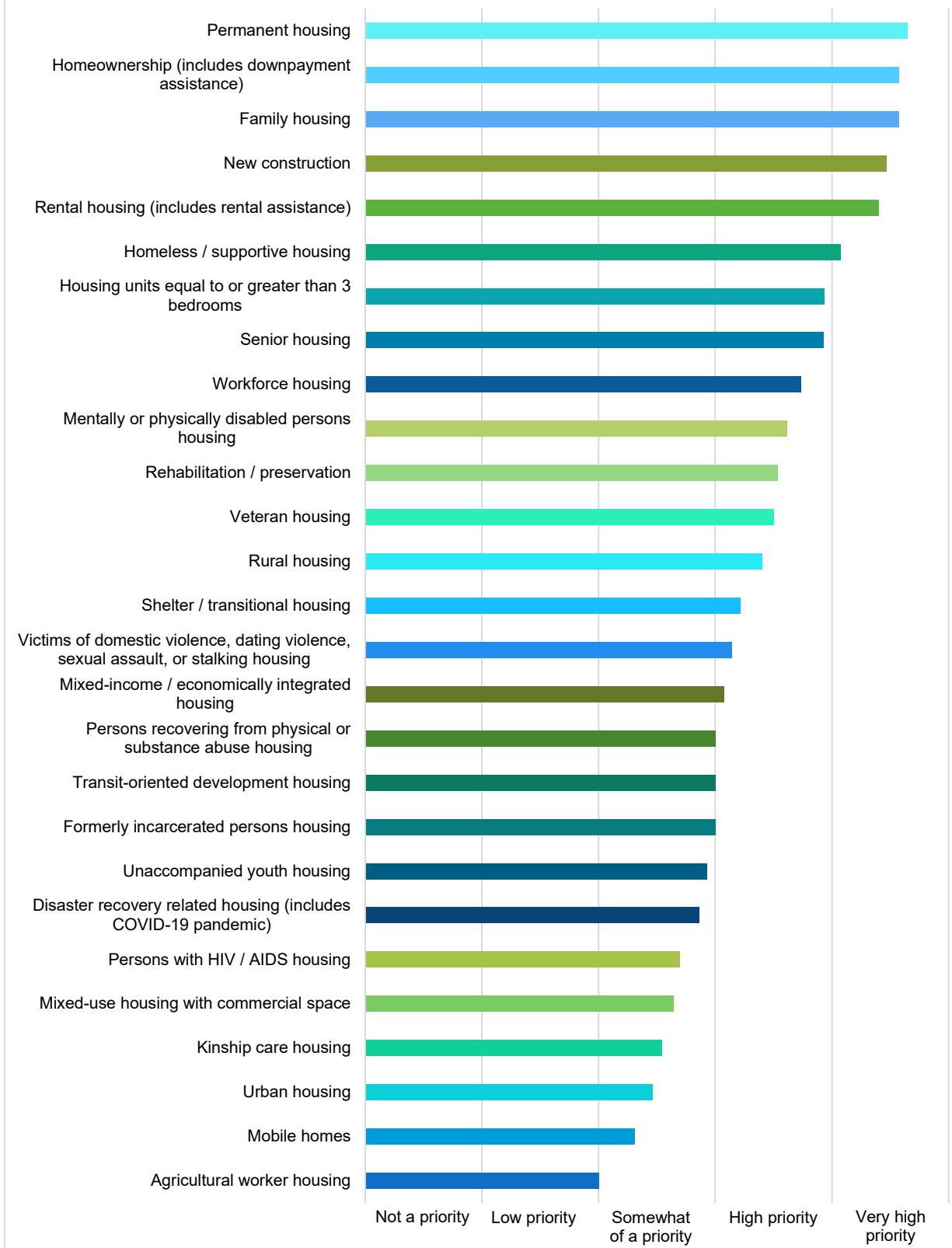
Affordable Housing Needs - Arizona



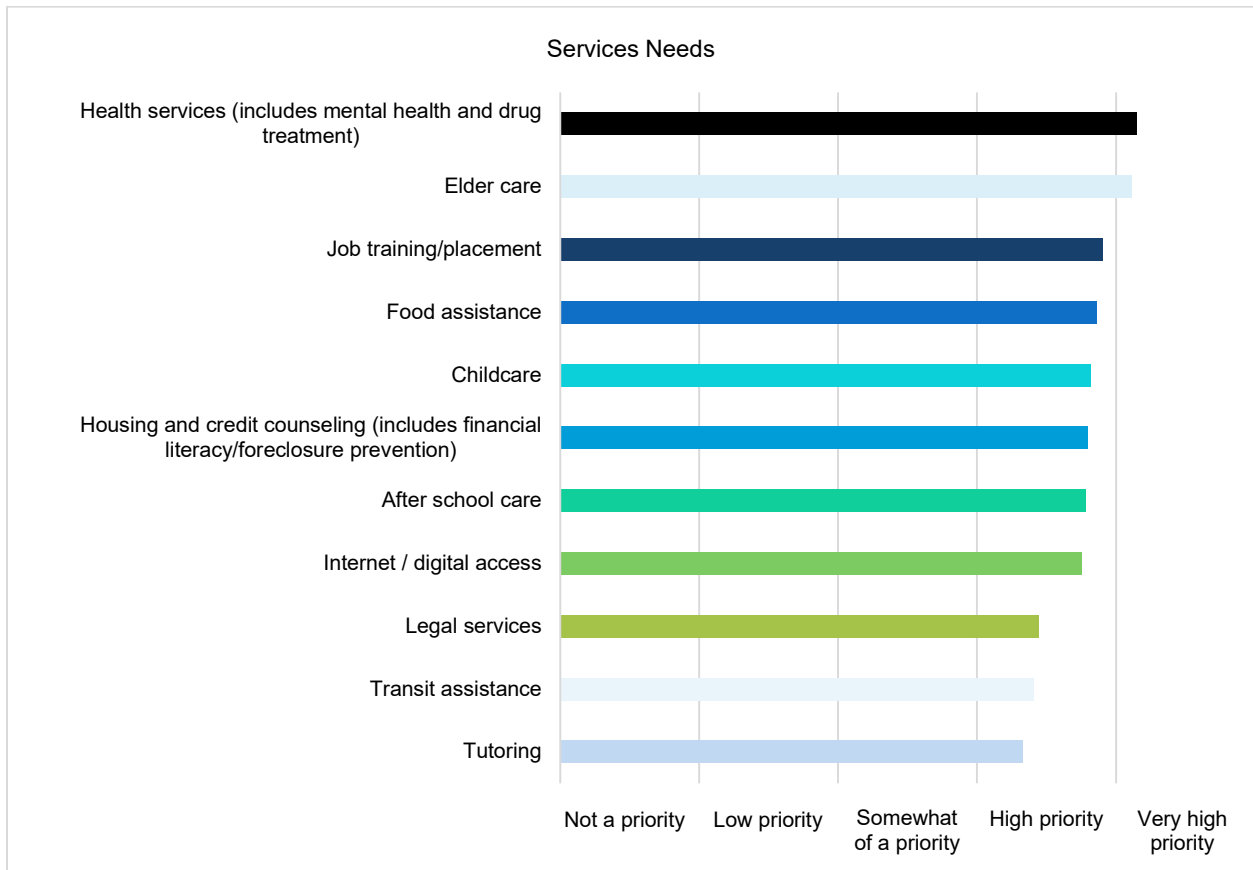
Affordable Housing Needs - California



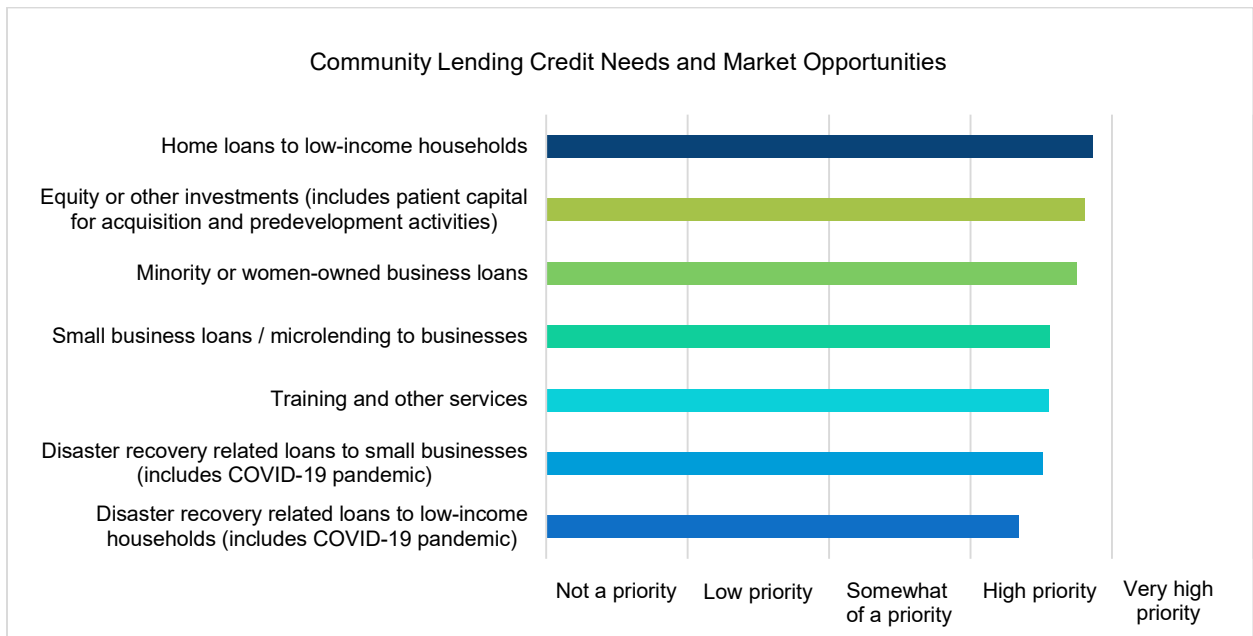
Affordable Housing Needs - Nevada



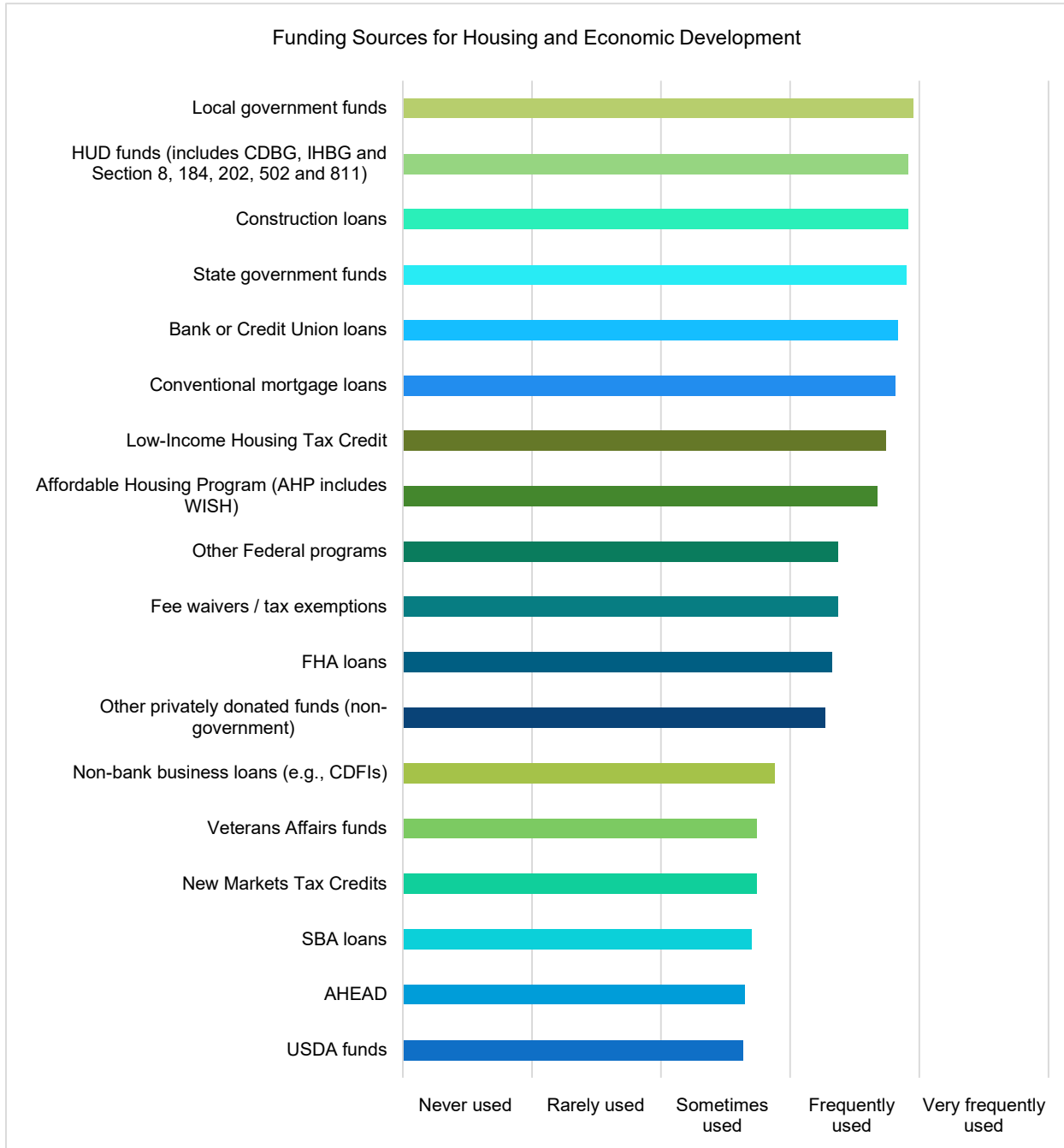
Question 4: Rank the following services needs in your geographic area.



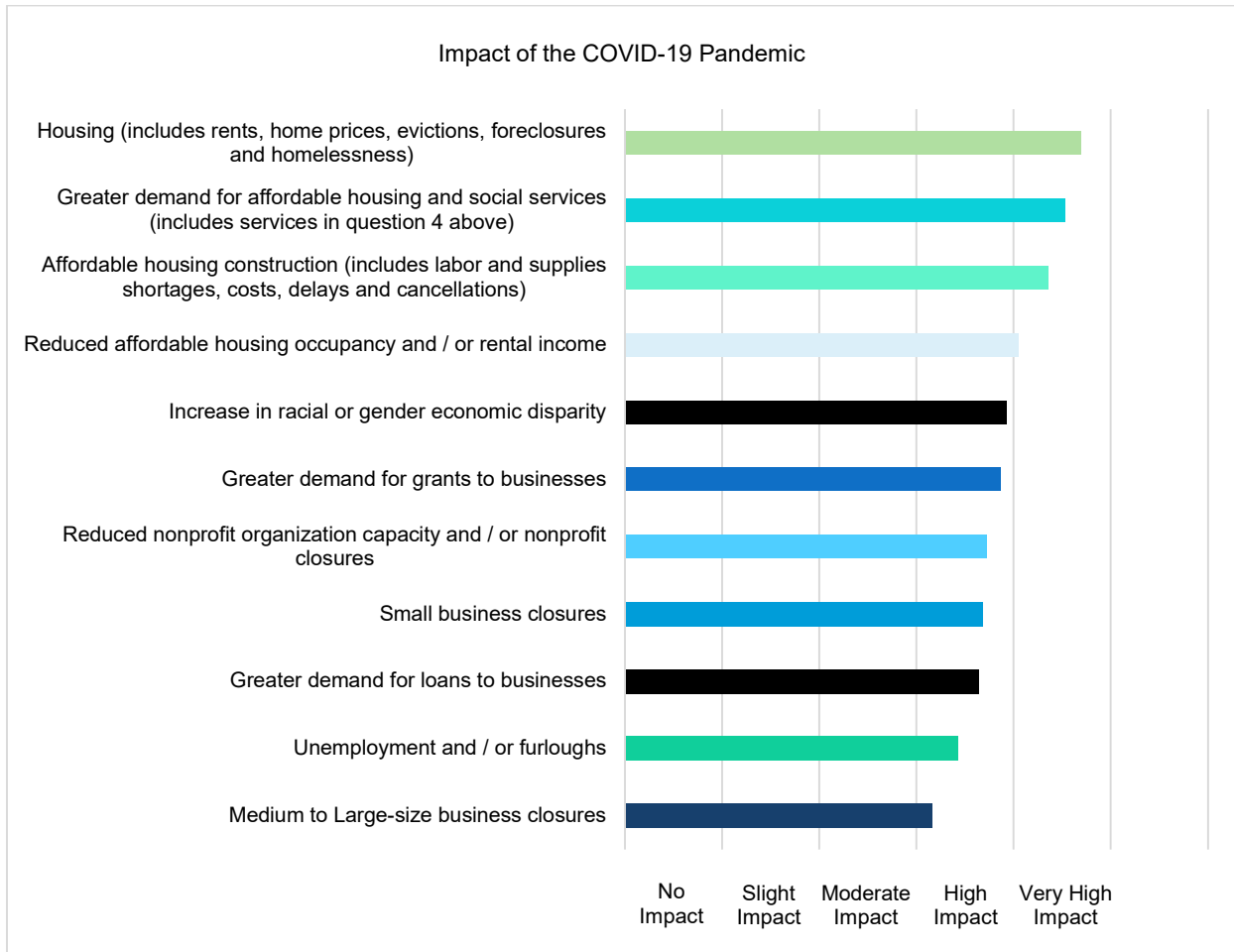
Question 5: Rank the following community lending credit needs and market opportunities in your geographic area.



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



Question 7: Rank the impact of the COVID-19 pandemic in your geographic area on the following.



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

Per the U.S. Census Bureau, the 2021 Native American / American Indian and Alaska Native (AIAN) population was 1,106,136 in the Bank's district, 385,645 in Arizona, 667,043 in California, and 53,448 in Nevada.²² 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.²³ 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 tribes²⁴ in the Bank's district as of 2022 per the U.S. Department of the Interior Bureau of Indian Affairs (BIA) with a total enrollment of 522,833 as reported by HUD. These tribes are listed below by state²⁵ 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 78,950 in California, and 27 tribes with a total enrollment of 21,481 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) ²⁶	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

²² Population includes members of tribes which are located both within and outside of the Bank's district.

²³ Per a 2018 Indian Health Service fact sheet, "approximately 70 percent of American Indians and Alaska Natives live in urban areas."

²⁴ 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.

²⁵ Individual tribes may be located in multiple states and Federal Home Loan Bank districts.

²⁶ 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 Apache 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 ²⁷	Zuni Housing Authority	10,258
Total Number of Arizona Tribes	22	Total Arizona Enrollment
		435,078

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	N/A	397
California Valley Miwok Tribe, California	N/A	10
Campo Band of Diegueno Mission Indians of the Campo Indian Reservation, California	N/A	302

²⁷ 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	1,221
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	345
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	3,750
Kashia Band of Pomo Indians of the Stewarts Point Rancheria, California	N/A	955
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	2,315
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	346
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	Unavailable
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
Total Number of California Tribes	113	Total California Enrollment
		78,950

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	1,189
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
Total Number of Nevada Tribes	27	Total Nevada Enrollment
		21,481

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.²⁸ The Arizona Office of Tribal Relations and Nevada Indian Commission tribal directories do not identify non-recognized tribes in these states.

²⁸ HUD TDHE and enrollment information is unavailable because these tribes are not federally recognized.

Non-Recognized Tribe Name
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
Tsungwe Council
Winnemem Wintu Tribe

Non-Recognized Tribe Name	
Wuksache Indian Tribe / Eshom Valley Band	
yak tityu yak tiłhini – Northern Chumash Tribe	
Xolon-Salinan Tribe	
Total Number of Non-Recognized Tribes	46

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

CDFI Name
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

CDFI Name
Five Rivers Loan Fund
Yurok Alliance for Northern California Housing