

The Power of Collaboration in Affordable Housing



Building Momentum, Strengthening Community

September was a powerful reminder of what collaboration can achieve. Early in the month, we celebrated the repayment of the Housing Trust Fund's first-ever loan — proof that our revolving loan model works exactly as designed. Just weeks later, our Building Strong Foundations breakfast brought together leaders from across the region for a candid, behind-the-scenes look at how affordable housing is built in San Luis Obispo County.

Each event reflected a simple truth: when our community invests in housing, that investment comes full circle — creating homes, opportunity, and hope.

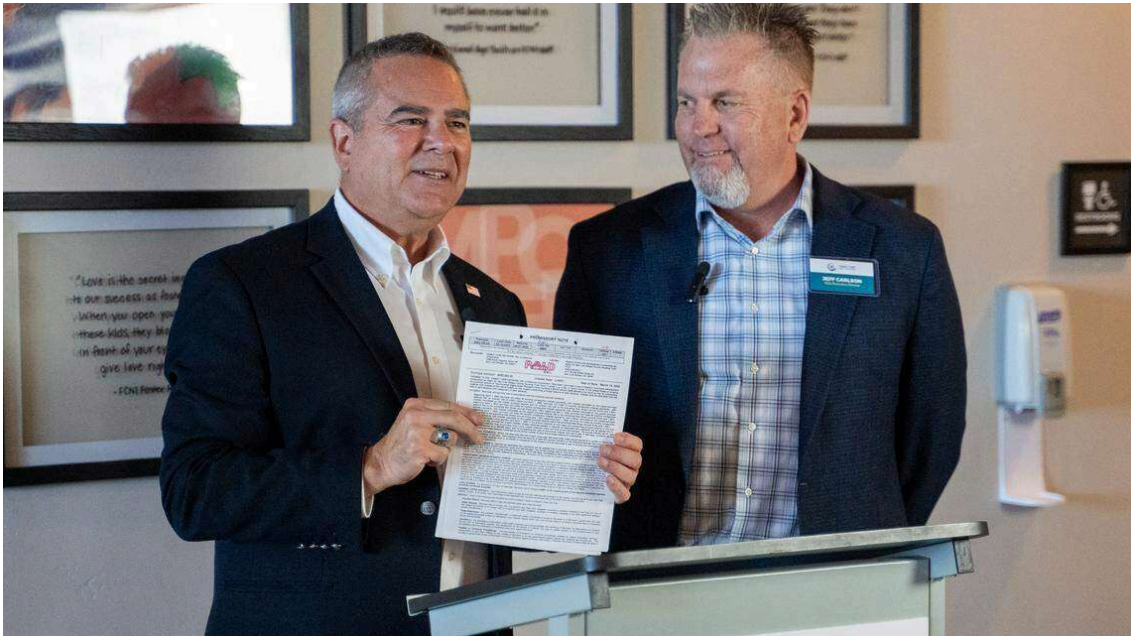
Thank you for standing with us as we continue this vital work to increase the supply of affordable housing across the county.

With gratitude,

A handwritten signature in black ink that reads "Jeff". The signature is written in a cursive, flowing style.

Jefferson Eckles
CEO

San Luis Obispo County Housing Trust Fund



A Full Circle Moment: Family Care Network Repays HTF's First Loan

On September 10, the San Luis Obispo County Housing Trust Fund and Family Care Network marked a major milestone — the full repayment of the Fund's first-ever loan, issued in 2005.

A repaid loan means stability. It means hope. It means 242 people have called the Halcyon community home so far finding safety, stability, and an affordable place to build a stronger future. Thanks to a \$283,000 loan from the San Luis Obispo County Housing Trust Fund, Family Care Network was able to make this home a reality.

Now that Family Care Network has fully repaid the loan, these funds can be recycled to create even more affordable housing in SLO County for very low, low, and moderately low-income households, including those with special needs.

This is more than a milestone — it's proof that community investment works, helping nonprofits like FCN maximize their mission and give more people a place to call home.

Watch the KSBY press conference coverage → https://youtu.be/Q_UJSotDIGY?si=3lavYDPEaO2hUIHI

Photo above and link to article by Joan Lynch, SLO Tribune
<https://www.sanluisobispo.com/news/local/article312055771.html>



BUILDING STRONG FOUNDATIONS

HOW AFFORDABLE HOUSING IS BUILT IN SLO COUNTY

On September 24, more than 100 attendees joined us at the Madonna Inn for a breakfast event exploring the complex, collaborative process of building affordable housing. Moderated by CEO Jeff Eckles, the discussion featured:

- **Ken Trigueiro**, CEO and President, People's Self-Help Housing
- **Michelle Pedigo**, Executive Director, Housing Authority of San Luis Obispo
- **Joel Snyder**, Partner, 10 Over Studio
- **Timmi Tway**, Community Development Director, City of San Luis Obispo
- **Nate Roddick**, SVP Relationship Manager, Banc of California

Panelists shared insights on land acquisition, financing, entitlements, and the partnerships that bring affordable homes from vision to reality. The morning

underscored what's possible when our public, private, and nonprofit sectors work together toward a common goal: **housing for all.**



Looking Ahead: Giving Tuesday & Corporate Partnerships

As we enter the season of giving, there are many ways your organization can make a lasting impact on housing in our community. Whether through a corporate contribution, employee giving program, or mission-related investment, your support helps local residents find stability and home.

This **Giving Tuesday (December 3)**, we invite local businesses and community members to join us in fueling our revolving loan fund — ensuring every dollar continues to create new affordable housing opportunities across San Luis Obispo County.

Learn About Partnership Opportunities →

www.sloctf.org/corporatepartnerships

Support the Fund on Giving Tuesday → sloctf.org/donate

How You Can Support Affordable Housing in SLO County

Businesses: Partner with us to expand access to affordable housing in our community.

Community Members: Share this message and advocate. [Donate](#). Talk with your employers.


Developers: Explore our flexible financing programs.

Every loan funded, every home built, and every story shared moves us closer to a future where affordable housing is within reach for all.

Thank you for your support in increasing the supply of affordable housing in SLO County.

SLO County Housing Trust Fund

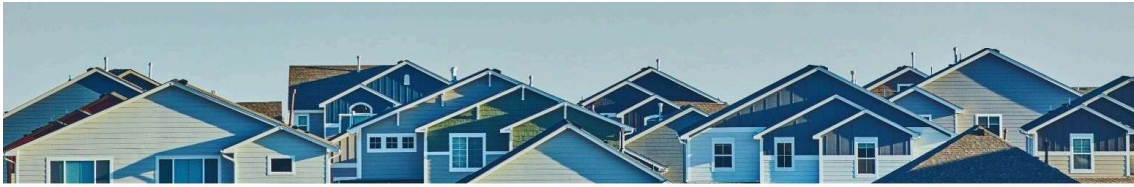
 www.sloctf.org

 **(805) 543-5970**

 Want to connect? Email us: info@sloctf.org

 Follow along: [Facebook](#) | [LinkedIn](#)

If you would like more information about the developments or The San Luis Obispo County Housing Trust Fund, please visit our website at www.sloctf.org or call [\(805\) 543-5970](tel:(805)543-5970).



WHO WE ARE

The Housing Trust Fund was incorporated in SLO County on February 27, 2003, after years of research, planning and organizing by a broad-based group of volunteers from nonprofit agencies, the business community, and local governments. As a California nonprofit public benefit corporation, we hold an IRS tax-exempt 501(c)(3) status. We have also been certified as a Community Development Financial Institution or CDFI by both the US Treasury and the California Department of Insurance.

OUR TEAM



Jeff Eckles
CEO



Kathy McClenathen
Deputy Director,
Loan Portfolio Manager



Kasem Cornelius
Operations Manager

OUR BOARD



Pat Arnold
Chair
CEO, Covelop



Russ Levanway
Vice Chair
EVP, REACH



Joel Snyder
Secretary
Partner, Ten Over Studio



Neil Amarante
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Executive Director
Transitions-Mental Health
Association



Hannah Mills-Fragione
Services & Support Manager
Tri-Counties Regional Center

COMMISSION (Loan Committee)

Phil Dunsmore
Community Development Director
City of Atascadero

Warren Frace
Community Development Director
City of Paso Robles

Scot Graham
Community Development Director
City of Pismo Beach

Mark Lamore
SLO Supportive Housing Consortium

Janet Reese
Associate Planner
City of Grover Beach

Tony Navarro
Program Manager Homeless Services
San Luis Obispo County

Brian Pedrotti
Community Development Director
City of Arroyo Grande

Nathan Roddick
HTF Commission Appointee
Banc of California

Airlin Singewald
Community Development Director
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Timmi Tway
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