Washington, DC is a prosperous, vibrant place to live and home to many of the most powerful addresses in the world. Yet, in the shadows of our Nation’s Capital and streets lined with luxury housing and retail, many of our neighbors do not have a home to call their own.

On any given night, nearly 7,000 individuals, youth and families are homeless, and thousands more are living in unstable or unsafe conditions. Many of us know someone—a cousin, a friend, an employee—who is teetering on an edge so thin that any unforeseen event, expense, or challenge can result in homelessness. This can have devastating effects on health, job security, academic performance, and family stability. The need for more safe, affordable housing has never been greater.

We Can and Must Do Better
The good news is that homelessness is solvable through reducing housing insecurity. Working together to end homelessness and to create affordable housing for all is a smart investment in our city’s continued prosperity.

That is why the Greater Washington Community Foundation (The Community Foundation) and the District Government’s Interagency Council on Homelessness have teamed up to launch the Partnership to End Homelessness (the Partnership). The Partnership brings together donors, nonprofits, funders, public and private-sector institutions in the fight to make homelessness rare, brief, and nonrecurring in Washington, DC. Its investments are focused on increasing the supply of supportive housing and expanding nonprofit capacity to help our most marginalized neighbors exit homelessness.

We can all benefit from a solution to ending homelessness in our communities. By joining together, we can build thriving communities that are rife with opportunity for everyone to lead healthy, productive lives and contribute to the greater good.

You Can Make A Difference
You can be part of the solution to ensure all our neighbors have a safe and stable place to call home. Help strengthen our region, drive social impact and earn financial returns by joining the Partnership and consider making an investment through your charitable giving fund at The Community Foundation in the Impact Note offered by Enterprise Community Loan Fund, Inc. (ECLF). Each fund investment will advance an innovative and effective strategy to address the affordable housing shortage and help create more thriving, equitable and enriching communities.

With your support, the Partnership strives to raise $10 million in investments to help ECLF build and preserve units for hundreds of people across the region.
While your fund investment earns a fixed return, it will aid in bringing financial resources to assist in the fight to end homelessness and housing insecurity by increasing the production of deeply affordable and supportive housing. Here’s how it works:

1. Your fund at The Community Foundation will invest in the Impact Note of ECLF.
2. You can designate through your fund the amount you would like to invest in the Impact Note and the number of years you would like to invest.¹
3. Impact Note investments provide financing to organizations building and preserving deeply affordable and supportive housing units.
4. Housing providers leverage this investment capital to create more homes for our most marginalized neighbors.
5. At the end of the Impact Note term, any principal and interest due on the Impact Note is returned to your fund at The Community Foundation, and it can be reinvested or granted to other worthy causes. This allows you to enhance the impact of your charitable dollars by putting them to work again and again.

**Fund Impact Note Investment Terms**

| Amount | $25,000 minimum investment per note; no limit on the number of notes. |
| Terms and Rates | Term - Rate  
| | 2 years - 1.5%  
| | 3 years - 2.0%  
| | 5 years - 2.5% |
| Interest | Interest can be paid or accrued annually. |
| Fees | There are no fees assessed by ECLF to invest in an Impact Note. The amount invested in Impact Notes will be reflected in your fund balance. Standard management fees will be charged by The Community Foundation on the total fund balance. |
| Liquidity | During the term, your fund balance will be restricted by the amount of this investment, reducing the balance available for grantmaking. Up to 80% of your fund balance may be invested in this option. |
| Targeting | ECLF will make commercially reasonable efforts to target the Greater Washington region for production of 0-60% Area Median Income (AMI) households, with a priority on PSH and 0-30% AMI households. |
| Reporting | Each fundholder will be provided with quarterly financial reports and semi-annual impact reports. |

**Contact Us to Get Started**

If you are an existing fundholder and would like to reallocate your fund’s investments or initiate a new investment in the ECLF Impact Note, please contact: Juliana Mitrojorgji, Sr. Director of Finance, at jmitrojorgji@thecommunityfoundation.org.

¹ Fundholders may indicate investment preferences for their fund. The Community Foundation retains final discretion regarding the investment of the fund.
To make an investment outside of a fund at The Community Foundation, contact ECLF at 1-877-389-9239. Learn more about the ECLF Impact Note at www.ImpactNote.com.

The Greater Washington Community Foundation (The Community Foundation) is not an investment advisor, and this is not investment advice. It is impersonal and is not individualized for any specific investor’s financial situation. The Greater Washington Community Foundation is not offering to sell nor soliciting an offer to buy these securities. The Greater Washington Community Foundation is not providing advice, receiving compensation, or making any suitability determinations in respect to you. The return of principal and interest is not guaranteed. Interest rates are subject to change. The Community Foundation is not a bank and investments are not bank deposits. They are not insured by FDIC.

ECLF is a member of the Enterprise family of companies and is the affordable housing and community facility CDFI lending arm headquartered in Columbia, Maryland. ECLF is one of the country’s largest Community Development Financial Institutions with $275 million in assets, and in May 2018, ECLF received an investment grade issuer credit rating from S&P Global Ratings, which is reviewed annually as part of the S&P Global Rating’s annual surveillance process. ECLF’s current S&P rating can be found at ECLF’s website at www.enterprisecommunityloanfund.org. The Enterprise Community Impact Note is offered by ECLF, a nonprofit 501(c)(3) corporation. The Impact Notes have not received any credit rating. The Enterprise Community Impact Note is not FDIC or SIPC insured and is only available in states where authorized. This is neither an offer to sell nor a solicitation of an offer to buy these securities. The offering is made only by the prospectus, which can only be delivered by eligible employees of ECLF and should be read before investing. The Community Foundation is not affiliated with ECLF or any of the Enterprise family of companies.

About the Greater Washington Community Foundation
The Community Foundation is a champion of thriving communities and a catalyst for change made possible through local philanthropic engagement, effective community investment, and civic leadership. We work with donors and partners to make a real difference every day in our communities by aligning resources and leveraging shared interests to amplify impact. As the region’s largest local funder, we have invested more than $1.2 billion since 1973 to build more equitable, just and enriching communities where all residents can thrive.