

A *Private Capital Leader* in Developing and Preserving Affordable Housing

March 2021

The Community Development Trust (CDT) is a unique CDFI dedicated to raising and investing private capital to provide high quality, affordable housing and other community facilities for low- and moderate-income residents. CDT leverages its Real Estate Investment Trust (REIT) structure to make long-term, strategic investments and manage an expanding portfolio for lasting success. CDT combines strong returns for its investors with a relentless focus on social returns for its residents and the communities it serves through all parts of the business cycle. CDT's expertise, capital and innovation will help the nation confront long-standing unmet housing needs of people of color and lower income households.

By successfully implementing this Strategic Plan over the next four years, **CDT will profoundly impact the quality of life of 35,000 residents in 12,000 affordable homes.** Our double-bottom line objectives will also continue the growth of our income generating investment portfolio which will be diversified by geography, property type and renter profile.

At the conclusion of the four year Plan, **CDT shall have expanded its capital base by over \$200 million and its assets under management by over \$1 billion.** Our work will enhance our reputation as a nationally recognized source of long-term investment capital focused on developing and preserving a wide range of affordable housing properties and community facilities.



THE THREE PILLARS OF CDT'S STRATEGIC PLAN



Build on our Past Success of Creating Healthy Communities

Continue to support our existing 'single transaction' core equity business and seek new initiatives for our lending businesses.



Pursue and Strengthen Strategic Partnerships for Increased Impact

Accelerate and deepen CDT's growth through strategic partnerships with both providers and users of our capital.



Maintain Financial Strength and Effective Corporate Governance Policies

Protect and grow our capital base and investment portfolio through disciplined investment decisions and diversification of our investor base and revenue.