

PROJECT INNOVATION

Advancing New Solutions to Expand Affordable Housing

Community HousingWorks
CHW

OVERVIEW

California's housing crisis demands more than traditional solutions. Community HousingWorks (CHW) is advancing new development models, financing strategies, and partnerships that expand affordability, accelerate housing production, and reduce reliance on increasingly scarce public subsidies.

Rather than supporting a single development, investment in Project Innovation at CHW fuels experimentation across our pipeline allowing us to pilot, refine, and scale approaches that can unlock more affordable housing across the region.

WHY INNOVATION MATTERS

The traditional affordable housing model alone cannot meet the scale of California's housing shortage.

By piloting new construction methods, financing tools, and land partnerships, CHW is developing scalable solutions that can transform how affordable housing is produced.

INNOVATION IN ACTION

Rethinking How Housing Is Built
CHW is testing alternative construction methodologies that reduce cost, shorten timelines, and increase scalability.

Strategies include:

01 Mass timber construction

02 Modular and industrialized building systems

03 Universal and standardized floor plans

04 Replicable design models across projects

These innovations can significantly lower construction costs and accelerate delivery of new homes.

Investment in Project Innovation at Community HousingWorks helps bring these models to life—accelerating housing production and creating solutions that can be replicated across California and beyond.



PROJECT INNOVATION

UNLOCKING NEW FINANCING MODELS

Traditional affordable housing development relies heavily on competitive subsidies and Low-Income Housing Tax Credits (LIHTC). CHW is piloting non-traditional capital stacks to expand the number of homes we can build.

Approaches include:

01 Non-LIHTC financing structures

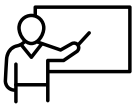
02 Mission-aligned private capital partnerships

03 Flexible financing that reduces reliance on scarce gap subsidy

These strategies help bring projects to market faster while increasing the scale of affordable housing production.

EXPANDING HOUSING FOR THE "MISSING MIDDLE"

Many working households fall outside traditional affordable housing programs yet cannot afford market rents. CHW is developing housing models that serve these overlooked groups, including:



Educator housing



Workforce housing



Missing middle housing



PRESERVING NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

In addition to building new housing, CHW preserves affordability by acquiring existing market-rate properties and converting them into deed-restricted affordable housing.

This strategy:

- Prevents displacement
- Protects affordability in rapidly rising markets
- Expands housing supply faster than new construction alone

PARTNERING WITH FAITH-BASED COMMUNITIES

Faith-based institutions often hold underutilized land that can support affordable housing. CHW partners with congregations to transform excess property into homes for low-income residents while preserving community-serving spaces.

This model unlocks new land opportunities in high-opportunity neighborhoods.

