Why support it?
It's a smart investment: More homes for less money.
The Threshold Fund is designed to do two simple, powerful things:

1. Reduce the cost of borrowing for construction loans for Habitat, KulshanCLT, and other affordable housing providers. This means:
   More homes to market, more quickly.
   More families in stable homes.
   More opportunities for your business and your team.

2. Create a reusable pool of funding so that more permanently affordable homes can be built in the future.
   It’s philanthropic recycling!
   The funds are used to guarantee loans for new projects as loans are repaid.

What difference does home ownership make?
Adults perform better at work and stay longer, while kids’ school performance improves. Families put down roots in the community and contribute to the local economy. There might be more text coming here from Sam so I’m creating this much space to say a little more about the affects on jobs etc.
Here’s how it works:
Local business owners – like you – and other generous partners build the fund.

Habitat, KulshanCLT and other affordable housing providers borrow construction dollars at favorable rates, backed by the guarantee of Threshold funds.

Borrowing costs less because the bank’s risk is eliminated.

The housing developer repays the loan, freeing up the Threshold Fund dollars for more homebuilding.

The result? Benefits for homeowners, employers and the community.

Build assets and financial skills
Create a more stable workforce
Give kids a secure foundation for learning
Deepen community roots

Make your gift to the Threshold Fund today. www.whatcomcf.org/thresholdfund