



# Affordable Housing

Banking That's Different





Western Alliance Bank's Affordable Housing Group provides financing solutions to meet the growing need for affordable, workforce and supportive housing units nationwide. Our highly knowledgeable financing experts deliver bond, loan and credit enhancement structures tailored to your needs, backed by responsive, customized service.

We understand and will help you deliver multifamily residential projects that involve unique and complex deal structures. Our team can help you achieve your goals while creating new housing opportunities for communities across the United States.

### What Sets Us Apart

#### Experts Who Know Your Business

We understand your industry and recognize the unique opportunities and challenges facing your business.

#### Responsive Decision-Making

Our entrepreneurial people have the acumen and authority to make prudent decisions quickly, with the power to cut through red tape.

#### Robust Solutions and State-of-the-Art Services

We tailor loan, deposit, treasury management and other funding solutions that add value and make it easier for you to run your business.

#### A Dedicated Relationship Manager

We're known for providing personalized attention. Your single point of contact works closely with you on all your banking needs and connects you with our breadth of resources nationwide.

#### Access to Senior Management

We provide access to bank leadership. Our senior management meets regularly with clients and takes an active role in your success.





## Solutions

Our group of expert bankers has national reach and experience in investing in a wide range of affordable housing types, including new construction, adaptive reuse and renovation/rehab. We specialize in providing tax-exempt and taxable construction and permanent bonds that serve the growing need for affordable housing nationwide.

### What We Offer<sup>1</sup>

- Competitive rates with low transaction costs and quick review to closing
- Nimble and responsive approach to underwriting and structuring
- Single capital execution on construction-to-permanent financing

### Project Types

- New construction
- Acquisition and rehabilitation
- In-place rehabilitation
- Adaptive reuse

### Financing Toolbox

- Bridge structures
- Construction only
- Construction-to-permanent take-out solutions
- Direct Pay Letters of Credit
- Commercial Property Assessed Clean Energy (C-PACE) funding

<sup>1</sup>All offers of credit are subject to credit approval, satisfactory legal documentation, and regulatory compliance. Borrowers are responsible for any appraisal and environmental fees plus customary closing costs, including title, escrow, documentation fees and may be responsible for any bank fees including bridge loan, construction loan, and packaging fees.



Affordable Housing is part of Western Alliance Bank, one of the country's top-performing financial institutions. Western Alliance Bank is unique because we offer businesses the resources and sophisticated services and solutions of a national bank along with the focus and expertise to provide thoughtful, sector-specific banking — all delivered through a high-touch banking relationship.



◀ **Kenneth Vecchione**  
President and CEO, Western Alliance Bank

*“Our passion gives us energy and drive to think big and do more. Our first responsibility is always to our clients, and we bring them expert bankers who know their industry and market. Their caring, consistent and personal touch – combined with providing tailored solutions – supports our customers’ growth ambitions.”*



### Banking Without Boundaries

Western Alliance's structure produces seamless banking for businesses all across the economy and the country. Our specialized banking groups are a key part of what makes Western Alliance different, providing tailored, value-added solutions delivered by bankers with expertise in highly focused industry and business segments. With this cohesive approach, customers stand at the center of everything we do, wherever business happens.

<b>Alliance Bank</b> OF ARIZONA®	<b>BANK OF NEVADA</b>	<b>BridgeBank</b> ®
<b>FIRST INDEPENDENT</b> BANK	<b>TORREY PINES BANK</b>	<b>Alliance Association Bank</b> ®

Divisions of Western Alliance Bank. Member FDIC.

**AmeriHome mortgage**  
A Western Alliance Bank Company

### Banking for Business

- |                                       |                                  |                               |
|---------------------------------------|----------------------------------|-------------------------------|
| Affordable Housing Investments        | Healthcare                       | Professional Services         |
| Asset-Based Lending                   | Homeowners Associations          | Restaurants                   |
| Blockchain & Digital Assets           | Hotels                           | Settlement Services           |
| Business Escrow Services              | Legal                            | Small Businesses              |
| Commercial Real Estate & Construction | Life Sciences                    | Specialized Mortgage Services |
| Entertainment & Media                 | Manufacturing & Logistics        | Startup Banking – Tech        |
| Equipment Finance                     | Municipal & Local Government     | Technology & Innovation       |
| Gaming                                | Nonprofits                       | Timeshare Resorts             |
|                                       | Private Equity & Venture Capital | Venture Debt                  |





### One of Forbes' "America's Best Banks" Year After Year

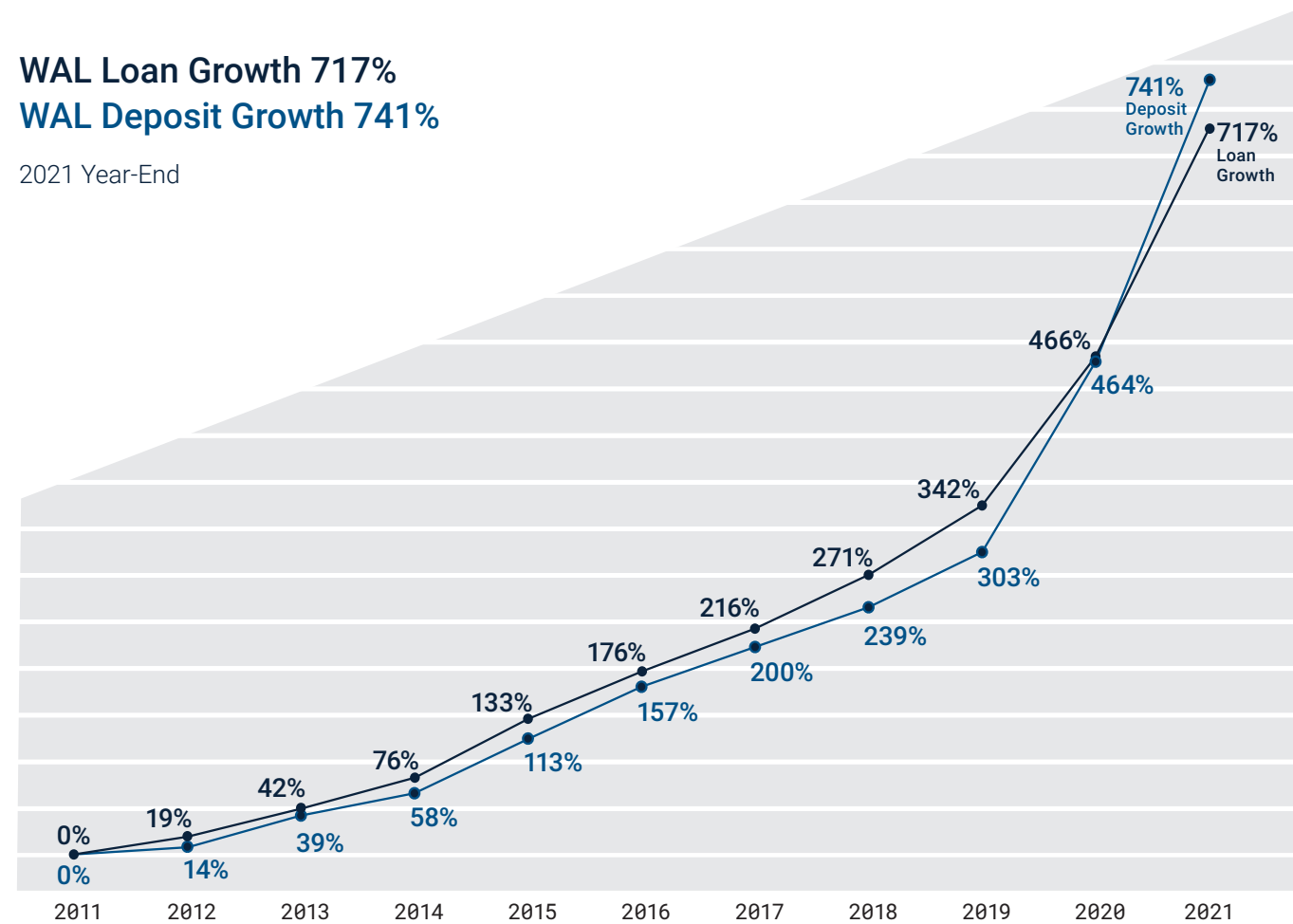
<p><b>#2 Best-Performing</b> of the 50 Largest Public U.S. Banks <i>S&amp;P Global Market Intelligence 2021</i></p>	<p>One of the Country's <b>Top-Performing</b> Financial Institutions</p>	<p><b>NYSE: WAL</b>  <b>3,200+</b> Employees Nationwide</p>
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### Long Term Deposit Rating

**A2** | Moody's Investor Service      **A** | Kroll Bond Rating Agency

**WAL Loan Growth 717%**  
**WAL Deposit Growth 741%**

2021 Year-End







**It's not just about understanding the numbers.**

**It's about a banker who understands your business.**

A one-to-one relationship with your banker – a banker who truly understands your business – is how Western Alliance Bank delivers on accountability.

**Bank on Accountability®**



**Turn to us for expert solutions to meet your  
Affordable Housing finance needs.**

[affordablehousing@westernalliancebank.com](mailto:affordablehousing@westernalliancebank.com)

To learn more about the Western Alliance Bank Affordable Housing group,  
visit [westernalliancebank.com](http://westernalliancebank.com)



**Divisions:**

Alliance Association Bank  
Alliance Bank of Arizona  
Bank of Nevada  
Bridge Bank  
First Independent Bank  
Torrey Pines Bank

**Subsidiaries:**

AmeriHome Mortgage

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