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Colorado Housing and Finance Authority (CHFA) was founded in 1973 to address the affordable housing shortage in Colorado. Over the years, we have made great strides to help Coloradans achieve safe and secure homeownership. In 2021 alone, we invested \$2.8 billion, helping over 8,000 Coloradans become homeowners.

Yet, we could—and should—do better. As the state housing and finance authority, it is not just our mission, but *our responsibility* to ensure that homeownership access is equitable for everyone in Colorado. We are dedicated to closing the homeownership gap because we understand that homeownership isn't just for now—it can build wealth and community for the future.

We also know that we don't have all the answers; we must work together in partnership and trust to truly make a difference. So, I feel it is important you know that our passion and commitment go beyond homeownership access—equity is at the heart of our organization and is the foundation for our strategic goals.

CHFA's mission is to strengthen Colorado by investing in affordable housing and community development, and our vision is that *everyone* in Colorado will have the opportunity for housing stability and economic prosperity.

Our core values include diversity and inclusion, as well as equity, to ensure we foster a culture where everyone thrives and we appreciate, embrace, and leverage the differences of our staff, customers, and partners to make better decisions.

To that end, staff has engaged in hundreds of hours of required equity training. In addition, we host a series in which staff and external partners can share their stories and perspectives to help us identify the gaps in our experiences and understanding and become aware of inherent biases.

We also have a strong corporate giving focus to help us support others providing equitable solutions across the state. We collaborate with nonprofits and other mission-based organizations, supplying funds and resources to help them increase their ability to serve customers in need. We have funded partner organizations' efforts to address the housing equity gap, including FirstBank's PATH grant program and the Dearfield Fund for Black Homeownership.

We understand that it is only through partnership that solutions can be found, and we know that long-term dedication and work are needed. I hope that we can earn your trust and together we can grow, support, and ultimately celebrate stronger communities.

A handwritten signature in black ink that reads "Cris A. White".

Cris A White
CHFA Executive Director and CEO