



For Immediate Release
07/08/2025

**Wiyot Tribes Dishgamu Humboldt Community Land Trust Awarded
\$4 million in Affordable Housing Program (AHP) grants by FHLBank
San Francisco in Partnership with Redwood Capital Bank**

**PROUD RECIPIENT FHLB SAN FRANCISCO
2025 Awards**

\$2 million

GOU'WIK HOU DAQH "WHERE THE FAMILIES ARE"

MULTIFAMILY HOUSING DEVELOPMENT IN EUREKA AT 5TH AND D STREETS
WILL PROVIDE 41 APARTMENT UNITS SLATED FOR COMPLETION IN 2027

\$2 million

LAQUILH HOU DAQH "WHERE THE ELDERLY ARE"

ELDERS HOUSING DEVELOPMENT AT 6TH AND L STREET 52 SENIOR
APARTMENT UNITS SLATED FOR COMPLETION IN 2027.

FHLBank San Francisco

Redwood Capital Bank

DISHGAMU HUMBOLDT
WIYOT TRIBE COMMUNITY LAND TRUST

Gou'wik Hou Daqh received \$2 million award, and Laquilh Hou Daqh received \$2 million

Eureka— 07/08/2025 The Wiyot Tribe's Dishgamu Community Land Trust has partnered with Redwood Capital Bank to receive from FHLBank San Francisco \$2 million that will help create 52 senior apartment affordable housing units to be located at Laquilh Hou

Daqh "Where the Elders Are" housing development on 6th and L Streets in Eureka and \$2 million dollars towards 41 affordable housing units for lower-income families and individuals at the Gou'wik Hou Daqh "Where the Families Are" Housing development on 5th and D street in Eureka.

“The Tribe has prioritized affordable housing because our tribal citizens are struggling to find affordable housing, our people are being displaced in their own ancestral lands due to ever increasing housing costs in our region. Bringing 93 affordable housing units to our area will help address that,” said Wiyot Tribal Chair Brian Mead

AHP grants contribute to the development or preservation of single-family and multifamily housing that serves people in need, including lower-income families, the chronically unhoused, families, seniors, veterans, at-risk youth, people living with disabilities and mental health challenges or overcoming substance abuse, many others.

“ Funding for these two developments represents wins for our entire community, new affordable housing units for people struggling to find housing in our community; 93 units towards Humboldt County’s state-mandated Regional Housing Need for 3390 new units by 2027; and another successful partnership and land back opportunity between the City of Eureka and the Wiyot Tribe that satisfies affordable housing needs of both the City and the Tribe,” Michelle Vassel, Wiyot Tribal Administrator

The Bank's member financial institutions work in partnership with community-based housing developers or providers to compete for AHP General Fund or Nevada Targeted Fund grants by submitting applications for specific projects in an annual funding competition. In total for the 2025 program cycle, the Bank's AHP awarded funding for 31 affordable housing projects, including 22 in California, four in Arizona, and five in Nevada.

"In a critical time when more solutions to address the growing housing affordability crisis are desperately needed throughout our high-cost region of Arizona, California, and Nevada, we are pleased to deliver on our mission of partnering with our member financial institutions to support affordable housing and economic development," said Joe Amato, interim president and chief executive officer of FHLBank San Francisco.

"We are proud to work with our members and their partners, including Redwood Capital Bank and the Wiyot Tribe's Dishgamu Humboldt Community Land Trust, to help make a positive impact by creating and preserving access to more high-quality, units of affordable housing that individuals and families a place to call home."

Since the inception of its Affordable Housing Program in 1990, FHLBank San Francisco has partnered with its members to award \$1.41 billion in AHP grants to help fund the development of preservation of nearly 155,000 units of affordable housing, helping hundreds of thousands of people throughout California, Arizona, Nevada, and other

regions served by FHLBank San Francisco members, have an affordable place to call home.

For more information about the 2025 AHP General Fund and AHP Nevada Targeted Fund winning projects, visit FHLBank San Francisco's website at fhlsf.com.

Dishgamu Community Land Trust

Since time immemorial, the Wiyot people have lived along Shou'r (the Pacific Ocean) and around Wigi (Humboldt Bay). Until the onset of settler-colonialism in the 1850s they have lived in reciprocal relationship with over 40 miles of coastline, extending inland about 10 miles, living in balance with the plants, animals, earth, water, and air across multiple ecosystems and watersheds. Today, this unceded ancestral territory is marked by the negative effects of decades of extractive practices around fur, minerals, timber, fishing, water diversion, and more recently, real estate speculation. This has left the region to face increasing economic inequality alongside environmental degradation and destabilization.

Dishgamu Community Land Trust was created to address these challenges and help restore balance to Wiyot ancestral territory - now a collection of highly interdependent yet disparately governed cities and towns, as well as the population center of Humboldt County and the northern California coast. Our deeply rooted environmental knowledge and territorial-scale perspective make us uniquely equipped to address the scale and complexity of the challenges before us.

A key symptom of this imbalance is the lack of access to affordable, safe, and healthy housing. This not only impacts on the ability of Wiyot people to remain in their homeland but threatens the ability of the entire community to thrive in relationship to the land. Short-sighted or profit-driven responses to current housing market pressures threaten to destroy natural resources, put communities in the path of environmental hazards, and ignore the needs of historically underserved communities. The current market creates many contradictions: over a thousand houseless people living alongside vacant buildings; residents in subsidized housing choosing between economic advancement and housing security; and supposed solutions only adding fuel to the current crisis. Dishgamu Humboldt seeks to establish radically alternative forms of housing development that remove the profit-motive and empower communities. Understanding the scale of our region's housing needs and the communities most impacted helps us set priorities for new housing construction and affordable housing preservation.

FHLBank San Francisco

The Federal Home Loan Bank of San Francisco is a member-driven cooperative helping local lenders in Arizona, California, and Nevada build strong communities, create opportunity, and change lives for the better. The tools and resources we provide to our member financial institutions — commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community

development financial institutions — propel homeownership, finance quality
affordable housing, drive economic vitality, and revitalize whole neighborhoods.
Together with our members and other partners, we are making the communities we
serve more vibrant and resilient.