

All percentages referenced below are taken from data reported in the Homeownership Capacity Data Collection System (DCS). See the Homeownership Capacity Manual for definitions of the phases referenced below (Intake, Program Completion, and Outcome).

<p style="text-align: center;"><b>1</b></p> <p><b>Targeted households are being reached by the Homeownership Capacity Program.</b></p>	<p>1. 95% of households indicate an annual household income of \$75,000 or less at Intake.</p>
<p style="text-align: center;"><b>2</b></p> <p><b>Clients complete the Homeownership Capacity Program.</b></p>	<p>1. Less than 35% reported as Client Stopped Communication prior to Program Completion.</p>
	<p>2. 80% of Clients that reach Program Completion have reported an Outcome.</p>
<p style="text-align: center;"><b>3</b></p> <p><b>Clients have an increased ability to obtain a mortgage loan at an affordable rate or to obtain stable rental housing.</b></p>	<p>1. 60% of the Clients that reach Program Completion purchase a home.</p>
	<p>2. 80% of Clients increase their credit score by the time they reach Program Completion.</p>
<p style="text-align: center;"><b>4</b></p> <p><b>Clients have an increased ability to sustain housing payment.</b></p>	<p>1. 70% of all Clients who reach Program Completion see an increase in their savings.</p>
	<p>2. 75% of Clients that entered the Homeownership Capacity Program with collections or judgments and that reach Program Completion will have paid off or settled collections or judgments.</p>
	<p>3. 65% of Clients that reach Program Completion will have reduced their unsecured debt.</p>

<p style="text-align: center;"><b>5</b></p> <p><b>Clients feel more secure and knowledgeable about their financial situation.</b></p>	<p>1. 75% of Clients that complete the Client Survey saw an increase in agreement in their answers to questions 8 and 9:</p> <ul style="list-style-type: none"> <li>• Q8: Ability to handle financial obstacles</li> <li>• Q9: Frequency good financial decisions are made.</li> </ul> <p>2. 80% of Clients that complete the Client Survey saw an increase in agreement in their answers to, at minimum, two of the following questions: 1, 3, 5, and 7. Understanding of:</p> <ul style="list-style-type: none"> <li>• Q1: Banking system</li> <li>• Q3: The importance of a spending plan</li> <li>• Q5: How credit affects ability to obtain a loan</li> <li>• Q7: The importance that saving money plays in the ability to purchase a home</li> </ul>
<p style="text-align: center;"><b>6</b></p> <p><b>Clients more frequently practice financially responsible behaviors.</b></p>	<p>1. 75% of Clients that complete the Client Survey saw an increase in agreement in their answers to, at minimum, one of the following questions: 2, 4, and 6. Frequency that:</p> <ul style="list-style-type: none"> <li>• Q2: Spending is tracked</li> <li>• Q4: The goal of improving my credit play a role in financial decisions</li> <li>• Q6: The goal of saving money plays in ability to purchase a home</li> </ul>