Purpose:
To improve the housing and financial stability of CHN’s 1,000 low-income residents through deep counseling and engagement.

CHN’s Family Success Model

**Approach:**
5 years of deep counseling and engagement for CHN’s 1,000 Lease Purchase residents

**Methodology:**
Six or more touch points annually between counselor and client

**Long-Term Goal:**
Improved Self-Sufficiency through income, employment & education.

*Based on the Arizona Self-Sufficiency Matrix. Scores shown above are the average baseline indexes for 219 CHN residents to date when they began Family Success. The overall progress will be plotted on this chart as we compile all of their follow-up scores.*
Results: Family Success
1/1/2014—6/30/2017

Financial Improvements

% residents making financial improvements (2-4+ sessions)

- Reduced Derogatory Debt: 48% (avg. $4,691)
- Increased Savings: 17% (avg. $974)
- Improved Credit or Scored for First Time: 52% (avg. 53 points)
- Accessed Mainstream Financial Products: 50% (avg. 2.3 tradelines opened)

CHN residents have decrease debt by $1,186,811, increase savings by $86,672, and accessed 604 new trade lines.*

More engagement over time = more improvements.

Improvements by Length of Engagement

- Total Participants by Meeting
  - 1 Meeting (145)
  - 2 Meetings (117)
  - 3 Meetings (111)
  - 4+ Meetings (294)

Responsive Programming

- Savings: In 2017, CHN is partnering with Earn.org to establish savings habits among participants; qualifying participants will commit to save over a 6-month period at receive a $10 match each month they are successful in depositing.

- Portfolio: Distributed portfolios to assist residents in organizing important financial documents and counseling materials.

*Behind the Numbers:

- 667 enrolled (1,954 counseling sessions)
- 522 with follow-up data to date
- $1,186,811 in derogatory debt reductions by 253 families (includes 840 account items satisfied)
- $86,672 in savings increase by 89 families
- $112,198 now in savings by 121 families
- 53 points was the average credit increase for 269 families
- 153 new mainstream trade lines by 80 families