



HOPE through HOUSING  
FOUNDATION

# Family Opportunity Logic Model

## OUR OBJECTIVES

- Improve individual and community economic and social health through best-practice, proven models of intervention
- Community members will improve their economic and social well-being across a range of measures including: financial health and stability, education levels and goals, and asset accumulation
- Families and individuals adopt life-long financially healthy behaviors

### INPUTS

#### WHAT WE INVEST

Qualified, knowledgeable, and trained staff

Qualified Director

Research and Evaluation Team

Financial Coaches

Partnerships and relationships with local community based organizations and providers

Relationships with our residents

### OUTPUTS

#### ACTIVITIES

**Needs Assessment/ Intake by Financial Coaches**

**Monthly Financial Coaching**

**12-week Financial Literacy Education course – budgeting, credit, loans, etc.**

**Referral to optional services/training such as IDA/Savings Programs, GED courses, Credit Counseling, etc.**

### OUTCOMES

#### SHORT TERM

#### LONG TERM

*Residents accomplish one or more of the following:*

#### Financial Literacy

- Increased financial knowledge

#### Financial Stability

- Discontinued use of predatory lending
- Balanced monthly budgets
- Opened new savings or checking accounts

#### Job Skills/Education

- Enrollment in vocational training programs, GED programs, or higher education courses
- Completed degrees, certificates, and GEDs
- Graduation from the entrepreneurial program with a business plan

#### ECONOMIC MOBILITY

*Residents accomplish one or more of the following:*

- Move above the federal poverty line
- Increase income an average of 5% each year of program participation
- Savings equivalent to at least two weeks income each year of program participation
- Reduce debt-to-income ratio
- Improve credit (50+ points) each year of program participation
- Formerly unemployed that gained employment or started a business
- Moved to market rate apartments or home ownership within 5 years of program start