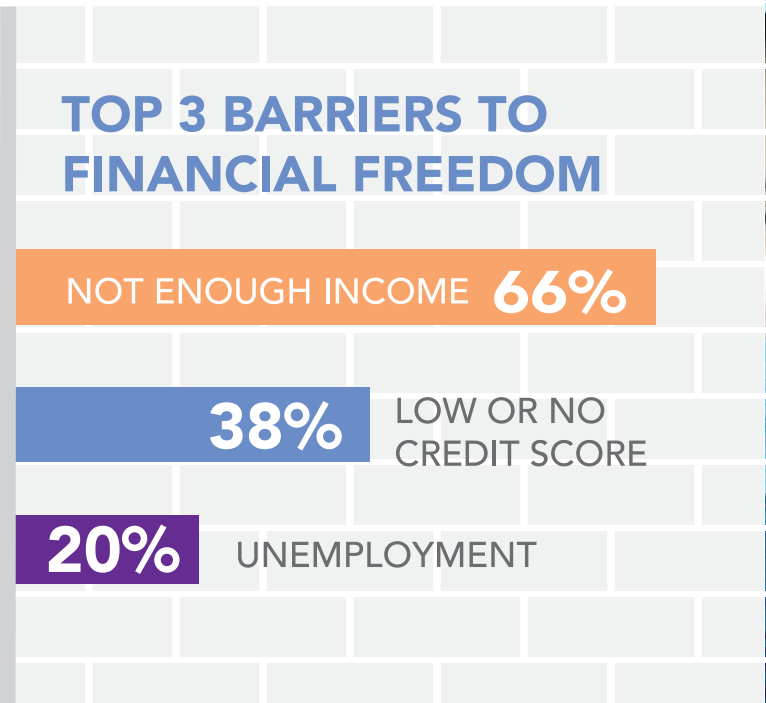


# 3 YEAR PROGRESS REPORT

on POAH's Family Self-Sufficiency Program

## PLANNING FOR THE FUTURE

Participants work one on one with a financial coach to set goals and create a plan to achieve their personal and financial dreams. Through financial coaching, participants not only build financial skills, but also the confidence to make decisions about their financial future. At the outset of the program, residents identify their goals as well as their barriers to achieving financial freedom.



# 3 YEAR PROGRESS REPORT

on POAH's Family Self-Sufficiency Program

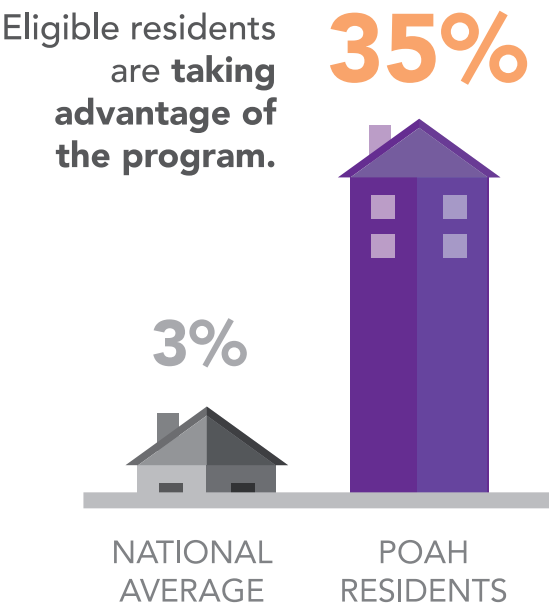
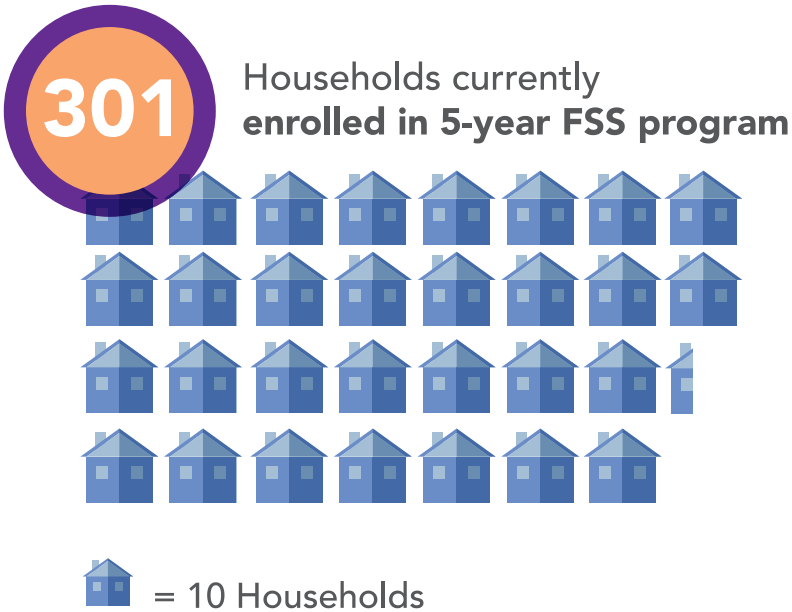


# 3 YEAR PROGRESS REPORT

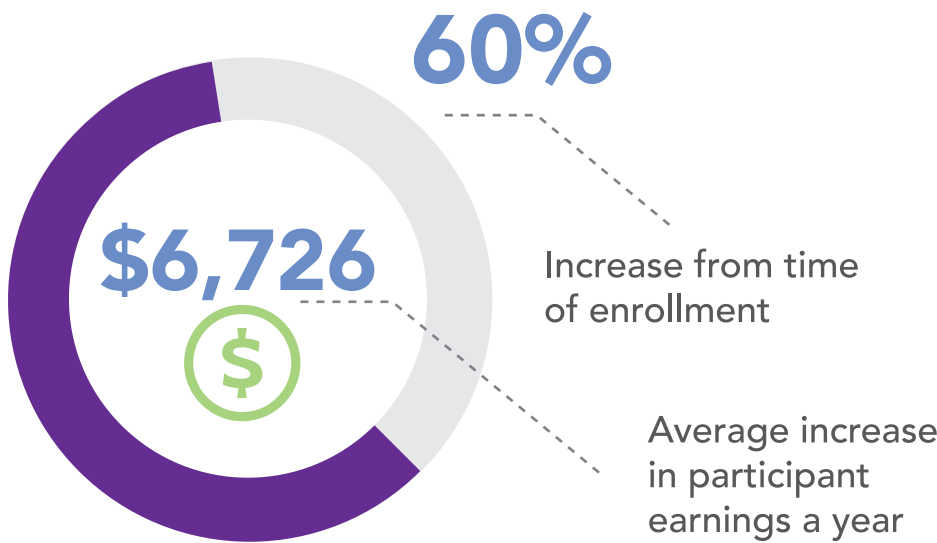
on POAH's Family Self-Sufficiency Program

The Family Self Sufficiency (FSS) program is a five-year program that enables residents of federally-assisted housing to save a portion of their rent when their income increases to achieve financial goals. POAH has been deploying the FSS program in its housing communities to help residents build financial capability and assets. POAH was the first private owner to offer FSS after Congress extended eligibility to multifamily owners in 2015. After three years, the numbers show the measurable progress residents are making in reducing unemployment, improving credit scores and saving for their future.

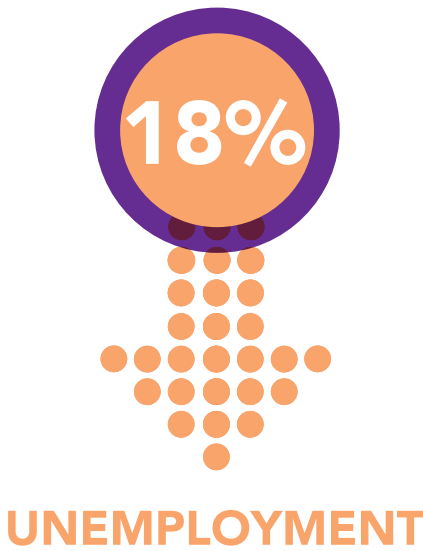
## UNLOCKING THE POWER OF FSS



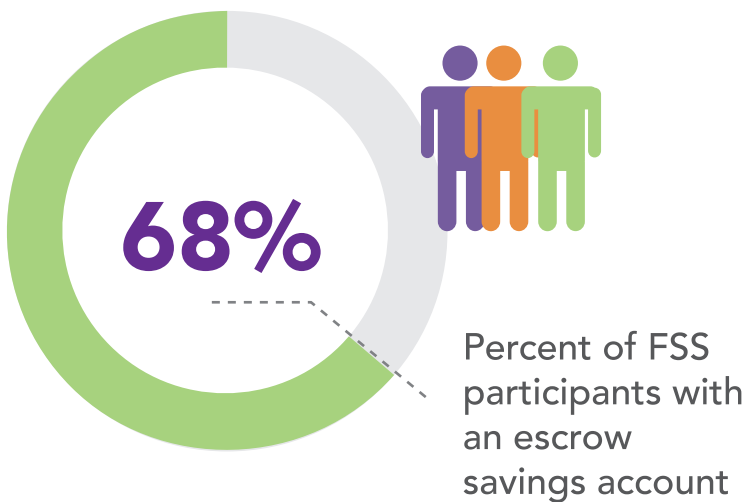
## GAINING INCOME



Reduction of unemployment among participants



## BUILDING ASSETS

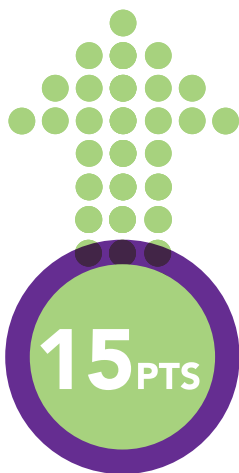


**\$658,533**

2016

Escrow savings accumulated by POAH households since the program launched in 2016

## CREDIT SCORE



Average increase in credit score