

FY23 CDBG-CV Proposal Summary

Agency Name: Acceptance Recovery Center	
Project Name: Indigent Funds for Low-income Populations	
Services: Financial assistance (substance use recovery fees and childcare)	
25% Match Requirement Met?: Yes	
CDBG Requested: \$100,005	CDBG Recommendation: TBD by M&C

Project Summary:

Acceptance Recovery Center (ARC) is a long-term, intensive residential recovery center located in Athens, Georgia that provides a therapeutic setting of evidence-based substance use recovery support services to low-income populations and populations who have been previously incarcerated and/or homeless. ARC is proposing using CDBG-CV funding to expand their Indigent Funds project to assist Athens-Clarke County residents access substance use recovery services. The Indigent Funds project provides financial assistance to cover ARC admission and weekly residential fees, childcare assistance for residents who work full time jobs while in recovery, procurement of workplace documentation, and emergency medical assistance.

CDBG-CV funding will allow ARC to provide financial assistance for 194 individuals in their residential recovery program. Funding will cover an admission fee of \$550 for 57 participants. Weekly residential fees will be paid for 127 residents (costs up to \$245); weekly fees include resident’s rent, most utilities, and some food costs. Additionally, ARC will provide childcare for 5 households (1 child/household), they estimates that childcare will cost \$539/child monthly.

ARC is requesting a total of \$100,050 in CDBG-CV funds which will be used for the following purposes:

- \$5,200 to pay 12.5% of Admission Coordinator salary
- \$32,340 for child care costs
- \$31,350 to pay for resident recovery admission fees
- \$31,115 rent/utility assistance for residents

ARC partners with Advantage Behavioral Health Systems, Probation Courts, the District Attorney’s Office, Bread for Life, Athens Area Homeless Shelter, Athens Area Diaper Bank, and/or Athens Technical College to provide residents assistance with mental, dental, and physical health, legal aid, substance use support services, free meals, diapers for children, and/or workplace related needs. Memorandums of Understanding were provided from Alliance Recovery Center, DIVAS Who Win, and Advantage Behavioral Health Center. A Partnership Agency Agreement was included from Athens Area Diaper Bank,

Performance Measures	
Proposed Number of Individuals to be Served: 194	
Performance Measure	Outcome
Provide financial assistance for child care needs to at least 5 residents	Promote the upward economic mobility of our residents by providing them with child care assistance so they can continue to work.
Provide at least 127 residents with financial assistance to pay their rent and utilities while participating in ARCs residential recovery program, including a financial wellness course so they are able to sustain their housing in the future.	Prevent and end homelessness by providing residents with housing financial assistance so they do not lose their housing and/or their progress in our recovery program.

Provide financial assistance for recovery program admission fees to at least 57 residents referred to the ARC program.	Enhance the quality of life for individuals with substance use disorders
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Past Performance Evaluation:

FY22 CDBG	
Individuals Served: 18 served out of 20 proposed	
Funds Expended: \$17339.56 (87%)	
Performance Measure	Outcome
60% of alumni will transition from alumni housing to independent living within one year	70% of alumni transitioned to independent living.
60% of alumni will maintain their recovery lifestyle through measured abstinence	100% of alumni maintained their recovery lifestyle.
50% of alumni will maintain financial stability through continuous employment and financial planning.	100% of alumni maintained full-time employment and financial stability.
45% of alumni will see an overall increase in the quality of life within one year (measured via ASI assessment tool)	100% of alumni have seen an increase in their quality of life since entering the program.
60% of alumni will maintain a quality of life that supports the transition into independent living	80% of alumni have maintained quality of life once they have transitioned into independent living.
FY21 CDBG	
Individuals Served: 16 served out of 20 proposed	
Funds Expended: \$19215.99 (96%)	
Performance Measure	Outcome
60% of alumni will transition from alumni housing to independent living within one year	50% of alumni transitioned to independent living within 1 year
60% of alumni will maintain their recovery lifestyle through measured abstinence	100% of alumni maintained their recovery lifestyle
50% of alumni will maintain financial stability through continuous employment and financial planning	100% of alumni maintained full time employment, created/ maintained a savings plan, and are meeting financial responsibilities.
45% of alumni will see an overall increase in the quality of life within one year (measured via ASI assessment tool)	100% of the alumni have seen an increase in the quality of life since entering this program.

FY23 CDBG-CV Proposal Summary

Agency Name: ACTION, Inc	
Project Name: Homeless Prevention and Assistance	
Services: Homeless Prevention and Rehousing Assistance (rent, utility, and mortgage assistance); Emergency Shelter (hotel/motel assistance)	
25% Match Requirement Met?: Yes	
CDBG Requested: \$125,169	CDBG Recommendation: TBD by M&C

Project Summary:

ACTION, Inc. helps individuals and families break the cycle of poverty and achieve their greatest potential. Their major program / service areas include: Community Services (economic aid and counseling), Education and Education-Based Training Programs, Fatherhood (#1 Dads program), Weatherization Assistance, and Full Plate Food Rescue.

ACTION, Inc.'s proposed CDBG-CV project will prevent homelessness, increase emergency shelter capacity, and rehouse households. Homeless prevention will be achieved through rent, mortgage, and utility assistance payments that are current or arrears. ACTION, Inc. will provide hotel/motel vouchers for households in need of emergency shelter. Rehousing assistance will include payment of security deposits, rent, and utilities to assist individuals or families obtain housing. ACTION, Inc will offer financial counseling to all applicants and employment assistance and/or educational support for residents committed to securing employment or further their education. Additionally, case management services will be provided to help connect individuals with other community resources and access government assistance programs.

ACTION, Inc plans to assist a total of 30 individuals/households with CDBG-CV funding. An estimated 10 or more households will receive both rental and utility assistance. An average assistance amount of \$2,833 will be provided per participant/household.

ACTION, Inc. is requesting \$125,169 for direct assistance, project personnel, and other related agency costs:

- ACC Program Assistant \$18,900
- Fringe Benefits \$ 8,505
- Office furniture/laptop \$ 3,078
- Housing Assistance \$85,000
- Agency rent \$ 4,500
- Financial Audit \$ 1,000
- Local Travel \$ 300
- Indirect Costs \$ 3,886

ACTION, Inc. collaborates with local churches, Family Connection, the Salvation Army, Project Safe, and the United Way for referral services. They are a member of the Northeast Georgia Homeless Coalition. Letter's of support were provided from The Salvation Army, Cornerstone Church and Beech Haven Church.

Performance Measures	
Proposed Number of Individuals to be Served: 30 individuals/households	
Performance Measure	Outcome
30 Households receive homeless prevention and assistance services.	Homelessness will be prevented or ended for 30 households

FY23 CDBG-CV Proposal Summary

Agency Name: Advantage Behavioral Health Systems	
Project Name: Advantage Hotel Voucher Program (Stay Home)	
Services: Emergency Shelter (hotel/motel vouchers)	
25% Match Requirement Met?: Yes	
CDBG Requested: 382, 961	CDBG Recommendation: TBD by M&C

Project Summary:

Advantage Behavioral Health Systems (ABHS) provides a range of homeless services included street outreach, Homeless Day Service Center (HDSC), emergency hotel shelter, and housing programs (Rapid Rehousing and Permanent Supportive Housing). The HDSC offers case management, showers, laundry, and other supportive services. ABHS also provides behavioral health services to clients operating as a safety net for clients with substance abuse and/or co-occurring mental illness who are without the resources to find assistance.

The proposed CDBG-CV project will provide short-term emergency shelter through hotel/motel vouchers for homeless (primarily unsheltered) individuals and families, with or at risk of COVID-19. Funding will be utilized to support the cost of temporary hotel stays and support services in order to successfully transition individuals and families into permanent and stable housing. The hotel shelter program will also provide strengths based case management and facilitate access to physical and behavioral health care depending on client needs. Case managers will provide information on available housing options and connect participants to ABHS housing programs. The CDBG-CV funded project will provide hotel/motel shelter for 30 households (individuals or families) experiencing homelessness. ABHS expects to pay for 14 hotel units at a cost of \$85/night each.

ABHS is requesting \$382,961 total CDBG-CV funding for hotel shelter vouchers and project personnel.

- Full time Housing Support \$27,156
- Program Team Lead \$7,395
- Hotel Vouchers \$299,880
- Administrative Costs \$48,530

ABHS collaborates with Athens Alliance Coalition, the Backpack Project, Athens PBJ, People Living in Recovery, Athens Free Clinic, Athens Nurses Clinic, and Athens Neighborhood Health Center. ABHS regularly communicate with other local homeless service providers including Athens Area Homeless Shelter, Salvation Army, Sparrow’s nest, Action Ministries, and Clarke County School District Homeless Education Program. ABHS is an active member of the Athens-Clarke County Homeless Coalition, including having representation on the Coalition Board and in committees.

ABHS provided a letter from Best Western Hotel showing a continued partnership for hotel shelter. Additional ABHS maintains relationships with other local hotels including Howard Johnson and Microtel for emergency placement. MOU’s were included showing collaboration with Augusta University Medical College, Athens Nurses Clinic, and Mercy Health. Letters of Support were included from the Backpack Project and Athens PBJs.

Performance Measures	
Proposed Number of Individuals to be Served: 30 households	
Performance Measure	Outcome
30 Households receiving support services within hotel program	85% Successful Discharge Rate

15 Households provided access to recovery and supported housing programs	80% successful intake rate into a recovery or supported housing program (Semi-Independent, Transitional; Recovery Residence)
15 Households provided access to independent style permanent housing programs	80% Successful intake rate into permanent housing program (SPC; RRH; GHVP; HCV)

Past Performance Evaluation:

FY22 CDBG	
Individuals Served: 354 out of 47 proposed (change	
Funds Expended: \$26,253.78 (94% of \$27,965)	
Performance Measure	Outcome
80% of individuals receiving RRH assistance will maintain housing stability	HDSC enrolled 101 new households in housing supported by RRH assistance for FY22.
75% of program participants will achieve at least one goal on ISP during enrollment period	We have had 100% of actively enrolled clients achieve at least one goal on their ISP during the program year.
55% of program participants will maintain or increase income	83% of program participants have maintained or increased their income during the program year.
FY21 CDBG	
Individuals Served: 186 out of 47 proposed	
Funds Expended: \$25,747.13 (85% of \$30,000)	
Performance Measure	Outcome
80% of receiving RRH will maintain housing stability	92% of individuals enrolled in Rapid Re-Housing programs have maintained housing stability as of the year end reporting period.
75% of program participants will achieve at least one goal on ISP during enrollment period	100% of program participants have achieved at least one goal on their individual service plan as of the year end reporting period.
55% of program participants will maintain or increase income	72% of program participants have maintained or increased their income as of the year end reporting period.
FY20 CDBG	
Individuals Served: 35 out of 26 proposed	
Funds Expended: \$23,000.00 (76% of \$30,000)	
Performance Measure	Outcome
Enroll 35 households into HDSC Case Management Services for Rapid Re-Housing Track	26 Individuals & households enrolled into HDSC case management services for Rapid Re-Housing Track
75% of program participants will achieve at least one goal on ISP during enrollment period	70% of program participants achieved at least one goal on ISP during enrollment period.
80% of individuals receiving RRH will maintain housing stability	90% of individuals receiving RRH maintained housing stability
55% of individuals receiving RRH will maintain or increase income	80% of individuals receiving RRH maintained or increased their income.

FY23 CDBG-CV Proposal Summary

Agency Name: Advantage Behavioral Health Systems	
Project Name: Advantage Rapid Rehousing	
Services: Rehousing Assistance (rent and utilities)	
25% Match Requirement Met?: Yes	
CDBG Requested: 131, 280	CDBG Recommendation: TBD by M&C

Project Summary:

Advantage Behavioral Health Systems (ABHS) provides a range of homeless services included street outreach, Homeless Day Service Center (HDSC), emergency hotel shelter, and housing programs (Rapid Rehousing and Permanent Supportive Housing). HDSC offers case management, showers, laundry, and other supportive services. ABHS also provides behavioral health services to clients operating as a safety net for clients with substance abuse and/or co-occurring mental illness who are without the resources to find assistance.

The proposed project will assist individuals or families experiencing homelessness transition into a stable independent living environment by providing short term rental and utility assistance, ongoing strengths based case management, health support, and stabilization services to individuals. ABHS intends to target assistance to individuals and families participating in their hotel voucher program. ABHS will provide rehousing assistance to 12 individuals or families for up to 6 months. An average of \$7,200 in direct financial assistance will be provided for each household.

The ABHS is requesting \$131,280 in CDBG-CV funding to provide rent and utility assistance and for project personnel.

- Full time Housing Support \$20,665
- Program Team Lead \$7,395
- Rental & Utility Assistance \$86,400
- Administrative support \$16,820

ABHS collaborates with Athens Alliance Coalition, the Backpack Project, Athens PBJ, People Living in Recovery, Athens Free Clinic, Athens Nurses Clinic, and Athens Neighborhood Health Center. ABHS has established relationships with 30 landlords and property management companies to assist clients in accessing housing. ABHS regularly communicate with other local homeless service providers including Athens Area Homeless Shelter, Salvation Army, Sparrow’s nest, Action Ministries, and Clarke County School District Homeless Education Program. ABHS is an active member of the Athens-Clarke County Homeless Coalition, including having representation on the Coalition Board and in committees.

ABHS provided MOUs from Athens Alliance Coalition, Athens Nurses Clinic, People Living in Recovery, Mercy Health, and Augusta University Medical College.

Performance Measures	
Proposed Number of Individuals to be Served: 12 households	
Performance Measure	Outcome
12 Households will receive rental and utility support for up to 6 months	85% Housing stability rate among housed individuals will remain housed upon termination of financial assistance

20 Households provided intake and assessment/referral to integrated health care and other mainstream resources	80% successful linkage and intake into mainstream and integrated health care programs for eligible program participants
20 Households provided intake into housing programs and assisted with housing search and placement	60% successful placement into independent style permanent housing units

Past Performance Evaluation:

FY22 CDBG	
Individuals Served: 354 out of 47 proposed	
Funds Expended: \$26,253.78 (94% of \$27,965)	
Performance Measure	Outcome
80% of individuals receiving RRH assistance will maintain housing stability	HDSC enrolled 101 new households in housing supported by RRH assistance for FY22.
75% of program participants will achieve at least one goal on ISP during enrollment period	We have had 100% of actively enrolled clients achieve at least one goal on their ISP during the program year.
55% of program participants will maintain or increase income	83% of program participants have maintained or increased their income during the program year.
FY21 CDBG	
Individuals Served: 186 out of 47 proposed	
Funds Expended: \$25,747.13 (85% of \$30,000)	
Performance Measure	Outcome
80% of receiving RRH will maintain housing stability	92% of individuals enrolled in Rapid Re-Housing programs have maintained housing stability as of the year end reporting period.
75% of program participants will achieve at least one goal on ISP during enrollment period	100% of program participants have achieved at least one goal on their individual service plan as of the year end reporting period.
55% of program participants will maintain or increase income	72% of program participants have maintained or increased their income as of the year end reporting period.
FY20 CDBG	
Individuals Served: # out of # proposed: 35 out of 26 proposed	
Funds Expended: \$23,000.00 (76% of \$30,000)	
Performance Measure	Outcome
Enroll 35 households into HDSC Case Management Services for Rapid Re-Housing Track	26 Individuals & households enrolled into HDSC case management services for Rapid Re-Housing Track
75% of program participants will achieve at least one goal on ISP during enrollment period	70% of program participants achieved at least one goal on ISP during enrollment period.
80% of individuals receiving RRH will maintain housing stability	90% of individuals receiving RRH maintained housing stability
55% of individuals receiving RRH will maintain or increase income	80% of individuals receiving RRH maintained or increased their income.

FY23 CDBG-CV Proposal Summary

Agency Name: Family Promise of Athens	
Project Name: Prevention and Diversion Program	
Services: Financial Assistance (Rent, Utilities, and Security Deposit)	
25% Match Requirement Met?: Yes	
CDBG Requested: \$147,002.72	CDBG Recommendation: TBD by M&C

Project Summary:

Family Promise of Athens (FPA) provides emergency shelter, homeless prevention, diversion, and supportive services to families experiencing homelessness or at risk of becoming homeless. Families include any household with at least one adult and one child (under the age of 18). FPA is requesting CDBG-CV funding to expand prevention and diversion services. The prevention and diversion program provides financial assistance to families to stay housed, or in case of eviction, become rehoused quickly, avoiding a period of homelessness. This program provides rent and utility payments for arrears or security deposit assistance to cover the large upfront costs associated with moving into housing. Case management is also provided to all families receiving financial assistance. The case manager receives and processes referrals for assistance, follows up on the request, determines eligibility, and provides additional case management after financial assistance to connect the family with other resources needed.

FPA anticipates that they will serve 80 families (240 individuals) with CDBG-CV funding. The agency has set a maximum payment amount of \$1,500 for each family, which can assist with a security deposit, rent payment, or utility payment.

Family Promise of Athens is requesting \$147,002.72 to provide financial assistance (rent, utilities, and security deposit) and salary costs for project personnel.

- \$120,000 for financial assistance
- \$19,388 for Case Manager salary
- \$7,614.72 for Executive Director salary

FPA is an active member of the Athens-Clarke County Homeless Coalition including attending weekly Continuum of Care meetings to staff client cases. FPA collaborates with Athens Area Homeless Shelter, Advantage Behavioral Health Systems, Bigger Vision, and Athens Housing Authority. Additionally, they have an established partnership with Clarke County School District to receive referrals for assistance.

Performance Measures	
Goal	Outcome
Proposed Number of Individuals to be Served: 240 Individuals	
Keep families facing eviction stably housed	50/60 (83%) of families stay stably housed for three months after assistance is provided
Remove barriers to housing for homeless families	20/20 (100%) of families have the upfront costs needed to move into housing

Past Performance Evaluation:

FY22 CDBG	
Individuals Served: 15 Families (54 individuals) out of 11 Families (33 individuals) proposed	
Funds Expended: \$14,966 (100% out of total \$14,966)	
Performance Measure	Outcome
78% of families assisted will maintain employment, childcare, and housing for a year after program graduation	Families assisted through Family Promise programming received full payment of childcare costs for six months due to CDBG funding. The case manager continued to work with families throughout the program year to ensure that childcare and employment needs were met.
75% of families assisted will remain permanently housed in the same unit for a year after program graduation	Families that graduated successfully from the shelter program are all still housed at the end of the program year.

FY23 CDBG-CV Proposal Summary

Agency Name: Project Safe	
Project Name: Housing Services for Survivors of Domestic Violence	
Services: Homeless Prevention, Rehousing Assistance, and Financial Assistance (rent, utilities, security deposits, risk assessments, and childcare)	
25% Match Requirement Met?: Yes	
CDBG-CV Requested: \$92,076	CDBG Recommendation: TBD by M&C

Project Summary:

Project Safe provides comprehensive services for survivors of domestic violence including operating a 24/7 hotline, advocacy services, and emergency shelter for individuals and families fleeing. Project Safe is also able to assist clients achieve safe and secure housing through eviction prevention, transitional housing, and rapid rehousing programs.

Project Safe is seeking CDBG-CV funds to help pay for clients' various short-term housing costs, allowing them to relocate to safe housing, or stay in safe housing if they've already left an abuser. The majority of funding will be used for rent and utilities arrearages, security deposits, and risk assessments. Depending on client need, a small amount of funding may be used for financial assistance with childcare. Additionally, Project Safe seeks to utilize a part-time housing advocate that will help clients meet their housing goals. The part time housing advocate will work with identified survivors to break down barriers to relocating to safe housing (either from an abusive home or from our emergency shelter) or remaining in safe housing (if the survivor has already moved into their own home). Safety planning, emotional support for the difficult process of leaving an abusive relationship, and budgeting will occur with all CDBG-CV clients.

Project Safe plans to serve 25 households (a household may be one individuals or a family with children) at an average of \$4,000 paid on behalf of each household.

Project Safe is requesting \$92,076 to provide financial assistance and cover project personnel costs.

- \$15,774 for a part time housing advocate
- \$76,332 for financial assistance

Project Safe collaborates closely with local law enforcement and the court system, DFCS, Clarke County School District, and other non-profit organizations. They also have established relationships with landlords and property management companies to assist clients with accessing housing. Project Safe is a member of the Athens-Clarke County Homeless Coalition and staff hold leadership roles in the Domestic Violence Task Force of Athens-Clarke & Oconee Counties. MOUs were providing, including with Family Protection Center and for Coordinated Community Response to Crime with Athens-Clarke County law enforcement and the court system. Letters of support were provided from Family Counseling Services of Athens, Office of the Solicitor General, Hidden Pines Duplexes, Rent Oconee Clarke, and Taqueria La Parrilla.

Performance Measures	
Proposed Number of Individuals to be Served: 25 Households	
Performance Measure	Outcome
Domestic violence survivors in Athens-Clarke County will have safe housing apart from their abusive partners.	All families receiving CDBG financial assistance access safe housing. 90% report increased knowledge of area resources and 90% report knowing ways to manage their safety.

FY23 CDBG-CV Proposal Summary

Agency Name: The Ark United Ministry Outreach Center	
Project Name: The Ark COVID Financial Assistance Program	
Services: Homeless Prevention (financial assistance for rent, utilities, and mortgage)	
25% Match Requirement Met?: Yes	
CDBG Requested: \$100, 000	CDBG Recommendation: TBD by M&C

Project Summary:

The Ark provides emergency financial assistance, financial education, and asset building programs to low income working families. The Ark has provided \$978,000 in emergency housing and utility assistance to over 700 households impacted by COVID-19.

The CDBG-CV proposed project will prevent homelessness by provide emergency rent, mortgage and utility assistance to 100 low-to-moderate income households who are facing eviction/utility disconnection and have been impacted by COVID-19. The project will include an eligibility screening, interviews, financial education, and budgeting. The Ark Financial Assistance project will provide an average of \$1,000 in rent, mortgage, and/or utility assistance per household.

The ARK is requesting \$100,000 total CDBG-CV funding for provision of emergency housing and utility assistance.

- Emergency housing and utility assistance \$100,000

The Ark will collaborate with Clarke County School District, local churches, community hospitals, and other Athens-Clarke County Non-profit organizations for their proposed CDBG-CV project. The Ark also coordinate with Department of Family and Child Services, Clarke County School District, Piedmont Athens Regional and St. Mary’s Hospitals, Athens Area Homeless Shelter, Family Promise, The Sparrow’s Nest, Athens Land Trust, Live Forward, Project Safe and UGA. Letters of Support were provided from Piedmont Hospital, Clarke County School District, and Crossroads Community Church.

Performance Measures	
Proposed Number of Individuals to be Served: # 100 households	
Performance Measure	Outcome
Prevent 100% of households financially affected by COVID from losing housing/eviction prevention	100% of households served will remain housed for 30 days
Prevent 100% of households financially affected by COVID from utility disconnection/disruption in service	100% of households served will continue utility service for 30 days

Past Performance Evaluation:

CDBG-CV Allocation I	
Individuals Served: 80 out of 100 proposed	
Funds Expended: \$100,000 (100% out of total \$100,000) – Funding Spent in 5 Months	
Performance Measure	Outcome
Provide 100 households/families with rent, mortgage, and utility payment assistance.	The Ark provided rent, mortgage, and utility assistance to 80 households. The average amount of assistance provided was \$1,250.
FY22 CDBG	
Individuals Served: 241 out of 235 proposed	
Funds Expended: \$24,966.00 (100% of \$24,966)	
Performance Measure	Outcome
Assist a minimum of 235 low-income individuals and families.	The Ark assisted 241 individuals and families: 138 males, 102 females, and 1 “prefer not to say”, Ages 19-86. We completed 28 loans.
95% of participants will increase their overall financial literacy (barriers/pitfalls, detailed spending plan, establish/build credit, decrease debt, and develop health savings habits).	100% of participants increased their overall financial literacy based on pre and post survey data and/or based on services completed such as completing a detailed budget with a clients, paying off debts, etc.
90% of loan recipients will open a checking and/or savings bank account.	100% of loan recipients received a checking and/or savings account upon starting their loan
90% of loan recipients will create a viable budget to sustain their living costs.	100% of loan recipients created a viable budget prior to receiving their Ark loan
65% of loan recipients will improve their credit score.	80% of loan recipients who completed at least one loan during the grant year saw a score increase
FY21 CDBG	
Individuals Served: 204 out of 225 proposed	
Funds Expended: \$24,999.96 (99% of \$25,000)	
Performance Measure	Outcome
Assist a minimum of 225 low-income individuals and families	The Ark assisted 204 individuals and families: 118 females and 86 males, ages 18-77
95% of participants will increase their overall financial literacy (barriers, pitfalls, detailed spending plan, establish/build credit, decrease debt and develop health saving habits	98% of participants increased their overall financial literacy based on pre and post survey data and based on services completed such as completing a detailed budget with a client, paying off debts, etc.
85% of loan recipients will open a checking and/or savings bank account.	100% of loan recipients received a checking and/or savings account upon starting their loan.
80% of loan recipients will create a viable budget to sustain their living costs.	100% of loan recipients created a viable budget prior to receiving their Ark loan

65% of loan recipients will improve their credit score.	70% of loan recipients who completed at least one loan during the grant year saw a score increase.
FY20 CDBG	
Individuals Served: 166 out of 200 proposed	
Funds Expended: \$20,000.00 (100% of \$20,000)	
Performance Measure	Outcome
Assist 200 low-income individuals and families	83% of 200 low income individuals and families were assisted.
95% of participants will increase their overall financial literacy	99% of participants increased their overall financial literacy based on pre and post survey data,
85% of loan recipients will open a checking and/or savings bank account	100% of loan recipients created a viable budget prior to receiving and qualifying for an Ark loan.
80% of loan recipients will create a viable budget to sustain their living costs	100% of loan recipients created a viable budget prior to receiving and qualifying for an Ark loan
65% of loan recipients will improve their credit score	83% of loan recipients increase their credit scores (out of those who completed the post loan survey) for an avg. of 109 points.