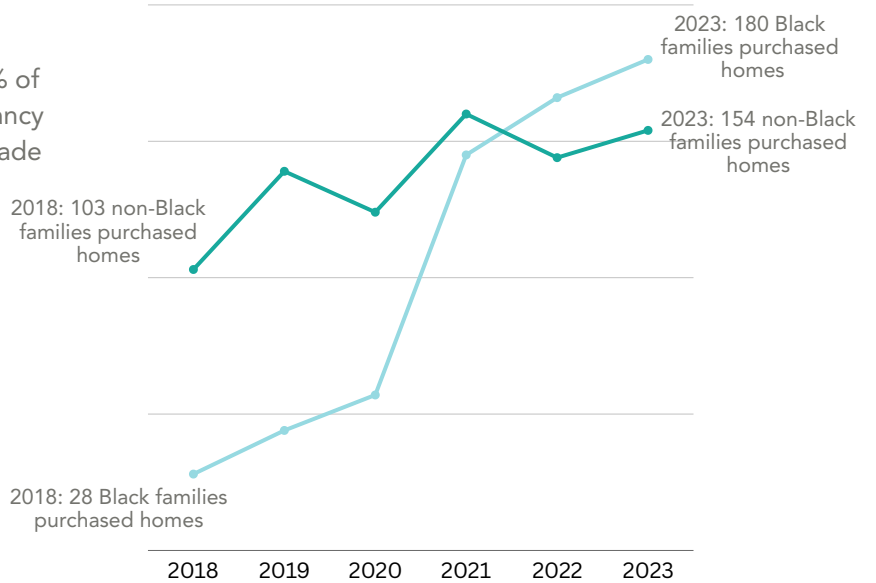


Closing the Black homeownership gap

Five years ago, Black families made up ~20% of families purchasing homes for owner-occupancy with Acts' support. In 2023, Black families made up 54% of homebuyers.

Supports that have helped close the gap include:

- Acts Power Pack - education cohorts for families with the most barriers
- Individual Development Account (IDA) access and matching/incentive funds
- Down payment assistance grants



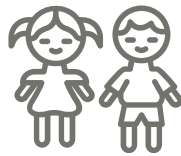
Black families investing in the future

Despite barriers to homeownership like low income, credit challenges, and little savings for down payments, 166 Black families purchased homes with Acts' support in 2023.



\$28.5 million

Invested in the community through home purchase, rehab, and down payment grant funds

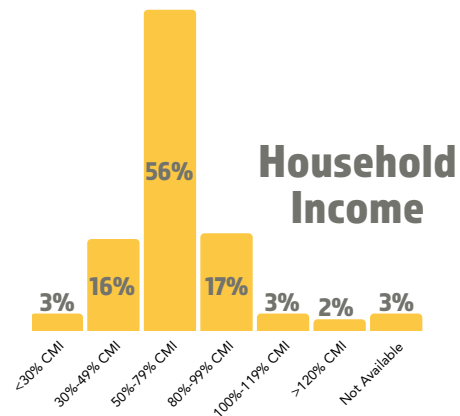


230
kids in stable housing



Average monthly mortgage payment including principal, interest, taxes, and insurance:

\$1,062



75% of new Black homeowners earned less than 80% of the County Median Income which is considered the poverty level (\$71,950 annual income for a family of three)