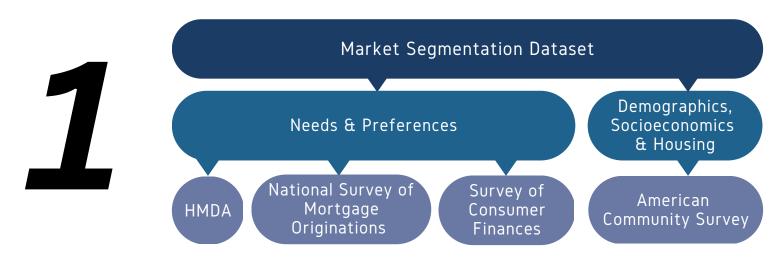
# ADI COMMUNITY CREDIT NEEDS ASSESSMENTS



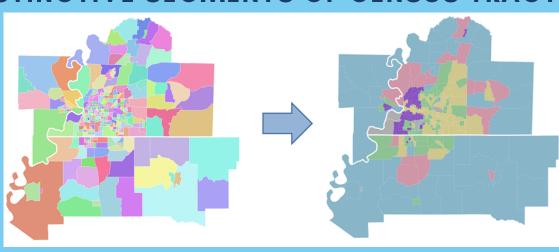


## ORGANIZE TRACT-LEVEL MARKET SEGMENTATION DATA



## **IDENTIFY DISTINCTIVE SEGMENTS OF CENSUS TRACTS**

2



Sample segmen

## AUGMENT QUANTITATIVE DATA WITH QUALITATIVE DATA

3



# DEVELOP COMMUNITY PROFILES FOR EACH SEGMENT

4

## Profile A

- Low- to moderateincome homeowners & renters
- FHA & DPA loans, flexibility with credit history
- Prefer nearby offices

#### Profile P

- Moderate- to middleincome suburban homeowners
- High-LTV Agency loans, flexible downpayment sources
- Prefer referrals

### Profile C

- Low-income single householders, mostly renters & older homeowners
- Investment property loans & HELOCs
- Responsive to ads

Sample profile

#### DRAFT AND DELIVER FINAL REPORT

5

Scope & Methodology

Executive Summary

Analysis Findings

Community Profile Review

Recommendations

Appendix, Tables, Charts, Maps

CONTACT US

(703) 836-1517



