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# Mastering Data: Strategies for Every Organization, Big or Small

Empowering Nonprofits to Harness Data for Greater Impact

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# Welcome & Introduction



Haley Wotzka

Senior Marketing & Outreach Specialist



We make your  
job easier and your  
programs better.



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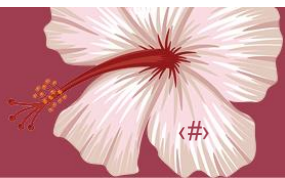
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# Agenda

What is Data?

*Activity: Self-Assessment*

The 5 Stages of Data

*Activity: Data Sleuthing*

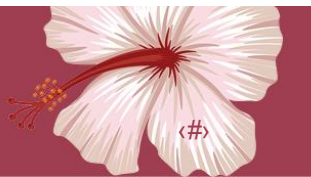
Q&A



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# What is Data? Like, LITERALLY?

- Data is simply, INFORMATION!
  - **Facts:** *"Our loan program is closing the racial wealth gap."*  
(Why it matters)
  - **Numbers:** *"Our program disbursed \$5.2 million in loans."*  
(How much)
  - **Details:** *"Average loan to Native-owned businesses was \$20,000."*  
(To whom and how)





# The 5 Epic Stages of the Data Journey



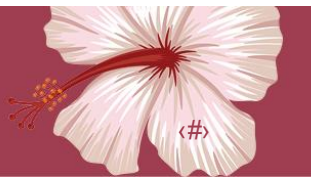
1. Collection
2. Storage
3. Analysis
4. Reporting
5. Application



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# But, why?

So you can...

- Quickly retrieve key data!
- Simplify program administration!
- Avoid loss of institutional memory!
- Measure your impact and outcomes!
- Tell better stories!



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# But, really, WHY?

So you can answer questions like...

- Are the people who really need our programs hearing about them AND applying for them?
- Who is qualifying for our programs? How does that compare to who is applying for them?
- Are our program outcomes supporting our overall mission?



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# Assessing Where You Are

## Data Journey Self-Assessment

### *Instructions:*

For each stage of the data journey, read the descriptions and circle or highlight the statement that best describes your current state. This will help you identify your strengths and areas for growth.



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# Data Collection: Laying the Foundation

*Laying the groundwork for everything else*

**EXAMPLE: *Tracking the number of loans disbursed, loan types, and borrower demographics.***

## *Key Questions:*

- What information are you REQUIRED to collect?
- What information would best inform your program activities?
- Who will use this data, and for what purpose?
- How are you going to gather it?



# Data Collection: Laying the Foundation

*Laying the groundwork for everything else*

## Data

- Demographics
- Income
- Counseling Type

## Collection Methods

- Service Applications
- Client Surveys
- Closing Disclosures



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# Data Collection: Laying the Foundation

*Laying the groundwork for everything else*



## Considerations:

- Start with your purpose—only collect data you will actually use.
- Standardize your approach.
- Prioritize accuracy and completeness.
- Respect privacy and ethics.



# Data Collection: Laying the Foundation

*Laying the groundwork for everything else*

## Tools:

- [Universal Application](#) (customizable)
- [Data Collection Checklist](#)
- [Google Forms/Fillout](#) (surveys)
- [Form Assembly/Form Stack/Jot Forms](#) (\$)





# Data Collection Checklist



## Data Collection Checklist

### Are you collecting the HomeKeeper National Data Hub fields?

Representatives from the field and homeownership researchers helped Grounded Solutions assemble a standardized list of data fields to be used to measure program performance and impact. By having programs collect the same data in the same way, we can create more accurate reports at the national level. This checklist is designed to help homeownership programs that preserve affordability over the long term align program documents and procedures with HomeKeeper data collection standards. Review this list of data fields and consider what changes you need to make to align your information to that of your peers.

### Application Information

	Field Label	Notes
<input type="checkbox"/>	Applicant Address	Including street, city, state, postal code and county of the primary homebuyer applicant's home address at the time of application. This information should be stored in 5 separate fields.
<input type="checkbox"/>	Applicant Living Situation	Rent * Own * Live with Parents / Relatives / Friends * Lease Purchase * Other
<input type="checkbox"/>	Ethnicity	Hispanic * Not Hispanic * Chose Not to Respond
<input type="checkbox"/>	First-Time Homebuyer	Check the box if the applicant household is a first-time buyer, as defined by the program.
<input type="checkbox"/>	Household Size	At the time the income is certified or verified
<input type="checkbox"/>	Person w/ Special Needs in HH	Is there a person in the household with a disability of long duration? Yes or No?
<input type="checkbox"/>	Primary Language Spoken	What is the primary language spoken by the applicant?
<input type="checkbox"/>	Household Race	Select 1 answer for each household: American Indian or Alaska Native * Asian * Black or African American * Native Hawaiian or Pacific Islander * White * American Indian AND White * Asian AND White * Black or African American AND White * American Indian AND Black * Other multiple race * Chose Not to Respond
<input type="checkbox"/>	Gross Annual Income	This amount should include all income sources, whether or not they are included for the purposes of determining the eligibility income.
<input type="checkbox"/>	Occupation	The job title or position linked to the largest income source for the household.
<input type="checkbox"/>	Occupation Description	Provide a brief description with more detailed information on the occupation or income source.



## Data Collection Checklist – Housing Counseling

### Are you collecting the fields required to report to HUD?

Measuring impacts starts with standardized data tracking. This checklist helps housing counseling programs align program documents and procedures with HUD's minimum reporting requirements and HomeKeeper's data collection standards. It does not include additional information your organization may track for internal reasons, or data required by other funders. Following these guidelines now will also help you import your data into HomeKeeper. Review this list of data fields alongside your program documents and consider what changes you need to make to align your information to these industry standards.

### Application Information

	Field Label	Notes
<input type="checkbox"/>	Client City, State, Zip	You may also want to track street addresses, but it is not required.
<input type="checkbox"/>	Client Gender	M/F/O for Male, Female, Other (This is optional per HUD as of Fall 2018)
<input type="checkbox"/>	Client Marital Status	Unknown * Married * Single * Divorced * Separated * Widowed * Chose not to respond
<input type="checkbox"/>	Client and Group Session Attendee Race	American Indian Alaskan Native * Asian * Black or African American * Native Hawaiian or Other Pacific Islander * White * American Indian or Alaska Native and White * Asian and White * Black or African American and White * American Indian or Alaska Native and Black or African American * Other multiple race * Chose not to respond
<input type="checkbox"/>	Client and Group Session Attendee Ethnicity	Unknown * Hispanic * Not Hispanic * Chose not to respond
<input type="checkbox"/>	Client Head of Household Type	Single Adult * Female-headed single parent household * Male-headed single parent household * Married without dependents * Married with dependents * Two or more unrelated adults
<input type="checkbox"/>	Client Household Gross Monthly Income	Default to '0' if unknown.
<input type="checkbox"/>	Client Highest Education	Unknown * Junior High School * High School * Other * Junior College * University * Graduate School

July 2019

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# Data Storage: Building the Frame

*Organizing the structure to support everything*

**EXAMPLE: Storing loan data in a centralized database**

## *Key Questions:*

- Now that you have the information, where will you put it?
- Who needs access to that information?
- How will they access it?
- How long do you need to keep the information on file?
- How will you keep that information safe and secure?



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# Data Storage: Building the Frame

*Organizing the structure to support everything*

## Data:

- Loan Amount
- Repayment Terms
- Interest Rates
- Borrower Information.

## Storage Methods:

- Spreadsheets
- Local System
- Cloud-Based System



# Data Storage: Building the Frame

## *Organizing the structure to support everything*

### **Considerations:**

- Use secure, centralized systems.
- Control access wisely.
- Name it to find it.
- Standardize data formats.
- Document your system.



# Data Storage: Building the Frame

## *Organizing the structure to support everything*

### **Tools:**

- Excel Spreadsheets (local)
- Google Docs (cloud-based)
- Salesforce (\*shameless plug\*)
- Other CRMs (\$)





# Data Storage: Building the Frame

PROPERTY PORTFOLIO WORKSHEET

Property Address	City	State	Zip	Status	Census Tract	Date Placed in Program	Green Building Features	Description of Green Features	Number of Bedrooms	Square Footage	Year Built	Development	Neighborhood
555 Main Street	Washington	MA	2158	Owner Occupied		1/1/2015	TRUE	Runoff Dra	2	1100	1988	Rainhill	Edro Isle
666 Main Street	Washington	MA	2159	Owner Occupied		1/2/2015	TRUE	Runoff Dra	2	1100	1992	Rainhill	Edro Isle
777 Main Street	Washington	MA	2160	Owner Occupied		1/3/2015	TRUE	Runoff Dra	3	1200	2011	Rainhill	Edro Isle



## Resale

## New

[View All](#)

New

[View All](#)

New

[View All](#)

New



## Chatter



[Refresh](#) • [Expand All](#) • [View All](#)

▼ Upcoming & Overdue

Get started by sending an email, scheduling a task, and more.

No past activity. Past meetings and tasks marked as done show up here.

### Qualifying Calculations

1

5

1

1

1

0

5

5

5

5

# Data Analysis: Wiring & Plumbing

*Making it all work behind the walls*

**EXAMPLE: *Reviewing repayment rates across different borrower groups (e.g., by business sector or region).***

## *Key Questions:*

- What story is the data telling?
- Do we need to segment the data to better understand context (e.g., by zip code or loan size)?
- What questions are emerging from the data?



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# Data Analysis: Wiring & Plumbing

## *Making it all work behind the walls*

### Data:

- Baseline (e.g., pre-counseling credit scores)
- Program (e.g., how many clients served)
- Demographics
- Operational (e.g., average loan processing time)

### Analysis Methods:

- Summaries (e.g., average loan amount issued)
- Trends (e.g., number of clients served this year, compared to last)
- Comparative (e.g., are loan repayment rates different between urban and rural)



# Data Analysis: Wiring & Plumbing

*Making it all work behind the walls*

## Considerations:

- Establish a Baseline
- Start with a Question, Not Just a Dataset
- Look for Patterns and Meaning, Not Just Numbers



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# Data Analysis: Wiring & Plumbing

*Making it all work behind the walls*

## Tools:

- Excel (pivot tables)
- Power BI (advanced)
- Salesforce
- Other CRMs (\$)
- Tableau (advanced)(\$\$)





HomeKeeper (Light...

Home

Accounts ▾

Contacts ▾

Opportunities ▾

Properties ▾

Service Files ▾

Reports ▾

Dashboards ▾

AMI ▾

HomeKeeper Support



Dashboard

## Homebuyer Demographics Dashboard

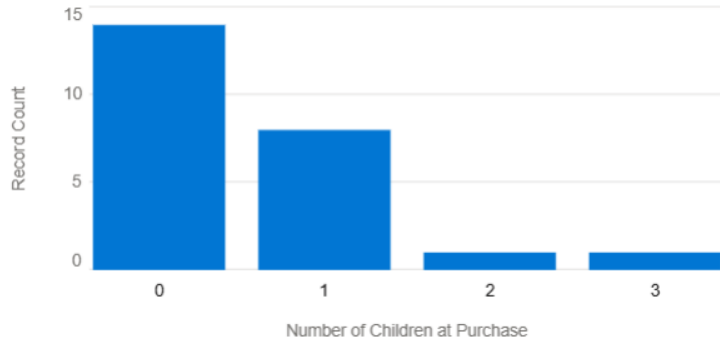
As of May 6, 2025 1:54 PM-Viewing as Cheryl ConfTraining

Refresh

Edit

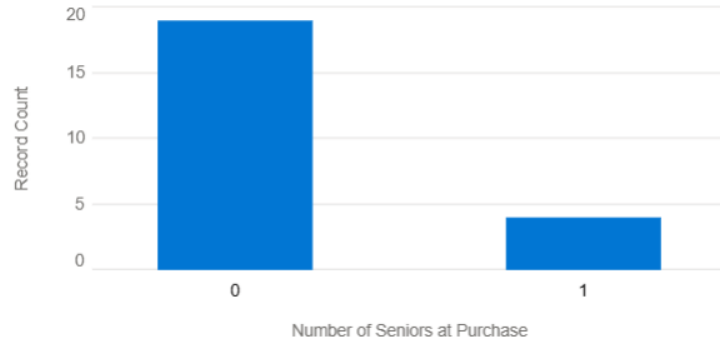


Number of Children



[View Report \(Homebuyer Files by Children at Purchase\)](#)

Number of Seniors



[View Report \(Homebuyer Files by Seniors at Purchase\)](#)

Averages at Time of Purchase

Average Household Size

2.8

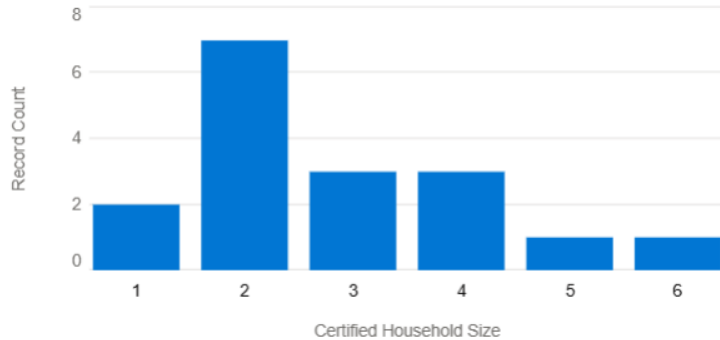
[View Report \(Average Certified Household Size\)](#)

Average Age of Applicant at Purchase

41.8

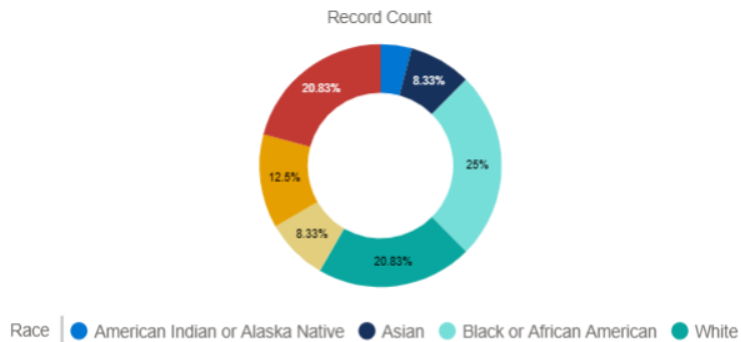
[View Report \(Average Age of Applicant at Purchase\)](#)

Household Size



[View Report \(Homebuyer Files by Household Size\)](#)

Race



[View Report \(Homebuyer Files by Race\)](#)

Average Number of Children at Purchase

0.5

[View Report \(Average Number of Children at Purchase\)](#)

Average Number of Seniors

0.3

[View Report \(Average Number of Seniors at Purchase\)](#)



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# Data Reporting: Interior Design

*Making the space useful & understandable for others*

**EXAMPLE: Reporting loan performance to stakeholders or for compliance purposes.**

## *Key Questions:*

- For which audiences do you need reports (e.g., funders, board members, program staff, community partners)
- What is the clearest and most compelling way to present this data (e.g., charts, dashboards, narrative summaries)



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# Data Reporting: Interior Design

*Making the space useful & understandable for others*

## Data:

- Key Performance Metrics
  - Loan Approval Rates
- Compliance Metrics
  - Borrower Demographics
- Outcome Metrics

## Reporting Methods:

- Dashboards
- Narrative Summaries
  - Including Tables, Graphs, etc.
- Formal Reports



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# Data Reporting: Interior Design

*Making the space useful & understandable for others*

## Considerations:

- Tailor reports to your audience.
- Tell a compelling story.
- Keep it simple and visual, if possible.
- Be transparent about limitations.



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# Data Reporting: Interior Design

*Making the space useful & understandable for others*

## Tools:

- Excel
- Power BI (advanced)
- Salesforce (\*shameless plug\*)
- Other CRMs (\$)



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Search...



Report: Services with Baseline/Current Financial Metrics

**Service Files with Summary Metrics**

Service Files with Summary Metrics

Enable Field Editing

Add Chart

Edit

Summary Metrics									
Total Records	Total Change in Income (Gross)	Total Change in Assets	Total Change in Debt	Total Change in Credit Score					
176	\$10,000.00	\$16,895.00	(\$20,790.00)	818					
	Service File Name ▾	Program ▾	Applicant: Full Name ▾	Status ▾	Change in Income (Gross) ↑ ▾	Change in Assets ▾	Change in Debt ▾	Change in Credit Score ▾	
1	Copeny, Mari	CLT	Mari Copeny	Active	(\$40,000.00)	\$15,000.00	\$0.00	0	
2	Blow, Joe 2021	-	Joe Blow	Wait List	\$0.00	\$0.00	\$0.00	0	
3	Swift, Taylor 2023	-	Taylor Swift	-	\$0.00	\$0.00	\$0.00	0	
4	Johnson, Cody 2023	-	Cody Jackson	-	\$0.00	\$0.00	\$0.00	0	
5	Chen, Mike 2021	Homebuyer Readiness	Mike Chen	Active	\$0.00	\$0.00	\$0.00	0	
6	Janet Jones Group	CLT	Janet Jones	Active	\$0.00	\$0.00	\$0.00	0	
7	John Smith	Co-op	Babara Levy	Active	\$0.00	\$0.00	\$0.00	0	
8	Griggs, Lindsey - Counseling 2021	Homebuyer Readiness	Lindsey Griggs	Inquiry	\$0.00	\$0.00	\$0.00	0	
9	Perkins, Ann	Financial Capabilities	Ann Perkins	Active	\$0.00	\$0.00	\$0.00	0	
10	King Homeownership	Inclusionary	Theo King	Application Submitted	\$0.00	\$0.00	\$0.00	0	
11	Smith, Tisha	-	Tisha Smith	Active	\$0.00	\$0.00	\$0.00	0	
12	Smooth, Bobby 2021 1-1 Counseling	Homebuyer Readiness	Bobby Smooth	Active	\$0.00	\$0.00	\$0.00	0	
13	Wonder, Stevie 2021 Group Education	Public Workshop	Stevie Wonder	Active	\$0.00	\$0.00	\$0.00	0	
14	Davis, Alice Coachman	Homebuyer Readiness	Alice Coachman Davis	Active	\$0.00	\$0.00	\$0.00	0	
15	Kendall Homeownership	Inclusionary	Gloria Ann Kendall	Application Complete	\$0.00	\$0.00	\$0.00	0	
16	Ramanathan, Eddie 1-1	Inclusionary	Eddie Ramanathan	Active	\$0.00	\$0.00	\$0.00	0	
17	Ramanathan, Eddie 1-1 Counseling	Co-op	Eddie Ramanathan	Active	\$0.00	\$0.00	\$0.00	0	
18	Barney, C	CLT	C Barney	Current Owner	\$0.00	\$0.00	\$0.00	0	
19	Peralta, Jake 2021 Counseling	Homebuyer Readiness	Jake Peralta	Active	\$0.00	\$0.00	\$0.00	0	
20	Smith, Mary Group Education	CLT	Mary Smith	Active	\$0.00	\$0.00	\$0.00	0	

# Data Application: Home Improvements

*Using your space & making it better*

**EXAMPLE: *Using this information is used to adjust loan terms or create targeted loan products.***

## *Key Questions:*

- What is this data telling us we need to do next?
- What barriers might prevent us from applying this insight?
- How will we track whether our changes are working?



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# Data Application: Home Improvements

*Using your space & making it better*

## Data:

- Key Performance Metrics
- Outcome Metrics
- Borrower Needs
- Client Feedback
- Operational Metrics

## Application Methods:

- KNOWING >> DOING
- Decision-Making
- Program Refinement
- Advocacy



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# Data Application: Home Improvements

*Using your space & making it better*

## Considerations:

- Connect data directly to decisions.
- Share findings with the right people.
- Act, Evaluate, Adjust



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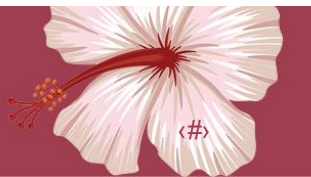


# Data Application: Home Improvements

*Using your space & making it better*

## Tools:

- Technology Roadmap
- Excel
- [SurveyMonkey](#) or similar
- Salesforce
- Other CRMs (\$)
- Power BI (advanced)



# Technology Roadmap Example

Goal / Outcome	Project or Tool	Priority	Owner	Start Date	End Date	Notes
Improve client tracking	Implement new CRM system	High	Data Manager	July 2025	Dec 2025	Evaluate 3 vendors in Q2
Enhance digital access for clients	Launch online loan application	Medium	IT Lead	Sept 2025	Feb 2026	Needs input from lending team
Strengthen data security	Set up multi-factor authentication	High	Operations Lead	May 2025	July 2025	Start with staff email accounts
Streamline reporting	Build program dashboard	Medium	Data Analyst	Aug 2025	Nov 2025	Start with pre-built reports in HomeKeeper
Train staff in new tools	Staff tech training series	Ongoing	HR + IT	June 2025	Ongoing	Monthly sessions

## TIPS:

- Start with your strategic goals – only include tech projects that support those.
- Review and update it quarterly.
- Keep it shareable.



# Be a Data Detective!

## *Instructions:*

- Refer to scenario on your table which includes:
  - A program goal
  - A brief dataset
  - A decision the organization needs to make
- Discuss:
  - What insights can you draw from the data?
  - What additional data would help?
  - What would recommend the organization do next?
- Reconvene!



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# Let's Get Real...



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# Creating an Overall Data Strategy

## Set Data Goals

- Informed by your **WHY**.
- Build slow, based on your lessons learned.
- Plan for **Change Management**.

## Build a Data-Driven Culture

- Clear expectations of each staff member's responsibilities.
- Make sure you are creating and communicating **shared definitions**.
- Pre-schedule recurring data clean-ups.

## Avoid Pitfalls

- Unclear standards, data hoarding, paralysis, **lack of training**





# Tools and Resources

## Templates, Guides, Continuing Education

- [Free Data Management Tools](#) (referenced earlier in presentation)
- [Salesforce Trailhead](#) (self-guided Salesforce training)
- [10 Steps to Better Data Stories](#) (HomeKeeper blog article)
- [North Peak Solutions Blog](#) (tech advice for nonprofit organizations)
- [How to Get Salesforce](#) (HomeKeeper Support Article)

## Existing Data, Surveys, Research

- [HomeKeeper National Hub](#) (public affordable homeownership dashboard)
- [Urban Institute](#)
- [Census Data](#)

## Organizations

- [Grounded Solutions Network](#) (permanent/lasting affordable homeownership)
- [Housing Action Illinois](#) (housing counseling)



# Q & A

Want to learn more? Check out our website:  
[www.myhomekeeper.org](http://www.myhomekeeper.org)

Want to talk more about data management, HomeKeeper, or  
anything even remotely related, including the weather?!  
[hwotzka@groundedsolutions.org](mailto:hwotzka@groundedsolutions.org)

# THANK YOU!



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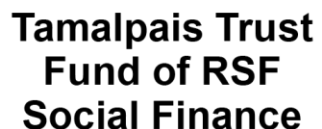
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