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MEDIA RELEASE

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findCRA Partners with Next Step Network to Increase Access to Affordable Housing Throughout Kentucky

Louisville, Kentucky – [findCRA](http://findCRA.com), a Louisville-based online platform focused on social impact and community reinvestment, announced today that they have partnered with [Next Step Network](http://NextStepNetwork.com) to secure bank supporters for the [SmartMH KY](http://SmartMHKY.com) affordable housing initiative. Launched in April 2015, SmartMH KY is an innovative program that brings nonprofits, lenders, utility companies and other organizations together to increase the availability of high-quality manufactured homes for qualifying families.

"findCRA is excited to support Stacey and her team at Next Step and their groundbreaking program that will revolutionize the manufactured housing industry. One of the key components of community reinvestment is access to affordable housing and we know that our Bank Partners in the findCRA network will want to support this program as it grows throughout Kentucky and eventually, the nation. It's a perfect alignment with our own goals and mission as we increase bank support for high impact community initiatives," said Ben Loehle, CEO and Co-Founder of findCRA.

findCRA is an innovative, online platform that connects nonprofits and other community partners with banks to build stronger communities. The team at findCRA, under the leadership of Co-Founders Ben Loehle and Brian Waters, will work closely with Next Step to secure partnerships and connections with banks to develop mortgage products and raise funding for the continued growth of the Smart MH program. Since April, over 80 families have participated in the program and Next Step is already working on plans to expand the program to other states. In Kentucky, 13.6% of the state's residential affordable housing stock is made up of manufactured homes, but only 1% of the 2,000 homes sold each year are ENERGY STAR certified.

"Through Next Step's partnership with findCRA, we have made valuable connections to raise funding that supports new programs like SmartMH KY. We are grateful for the expertise and relationship building services that the findCRA team has provided, and we are thrilled to find our first banking partner," said Stacey Epperson, President & CEO of the Next Step Network.

To see specific ways to participate in the program as a banker, visit www.findCRA.com/nextstep or for more information about the program itself, visit www.SmartMH.org.

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About findCRA

findCRA is an innovative, online platform that connects banks and community partners to build stronger communities. Founded in 2013 and headquartered in Louisville, Kentucky, the founders bring over 20 years banking experience to findCRA. The company works to identify and promote community needs that qualify under the Community Reinvestment Act and seeks the right bank partners to fulfill those needs to maximize social impact. For more information, visit www.findCRA.com.

About Next Step Network

Next Step Network is an innovative social venture that mobilizes a national network of nonprofits to provide affordable housing solutions tailored to the needs of their communities. We call our proven system Manufactured Housing Done Right: connecting responsible financing, comprehensive homebuyer education and a system for delivering high quality, sustainable manufactured housing at scale.

About SmartMH KY

SmartMH KY is a partnership of the manufactured housing industry, lenders, utilities, nonprofits and public stakeholders committed to increasing access to ENERGY STAR homes with better loans across the Commonwealth through loan certification, branding, marketing, training, evaluation and outreach.