

City of Lawrence CDBG/HOME Programs Grant Application

Revised 8/2016

Organization Name:		City of Lawrence Planning and Development Services – Community Development Division			
Mailing Address:		1 Riverfront Plaza, Suite 110, Lawrence, KS 66044			
Agency Address (if different than above):					
DUNS Number:	030692461				
Contact Name:	Danelle Dresslar			Phone:	785-832-3108
Contact Title: Community Development Manager					
Email: ddresslar@lawrenceks.org				Fax:	785-832-3110
<p>Organization Mission Statement:</p> <p>To administer the CDBG and HOME grants as well as provide programs for affordable housing for low and moderate income persons. To provide technical assistance as needed to neighborhood associations and public service agencies. To provide affordable housing to low and moderate income persons, promote neighborhood revitalization and community development.</p>					
Proposed Program or Activity Name: First Time Homebuyer Program					
Proposed Program Address: Various addresses within the Lawrence city limits.					
<p>First Time Homebuyer Program - All of the Department's programs work towards the goal of strengthening neighborhoods by improving the quality of housing stock and by making new or continued homeownership a possibility for low- and moderate- income residents of the City of Lawrence. The First Time Homebuyer program provides up to \$25,000 in down payment and closing costs for qualified buyers. (HOME funded)</p>					
Funding Requested:		\$ 200,000			
Request is:	100%	% of project budget and	29%	% of organization budget	
Which National Objective will be met? (Page 3 above)			Benefitting Low- and Moderate (LMI) Persons		
Which Local Priority will be met? (Page 8 above)			All the priorities listed on Page 8.		
<p>Certification:</p> <p>"I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application."</p>					
Signature:					Date:
Print Name and Title: Danelle Dresslar, Community Development Manager					
FOR COMMUNITY DEVELOPMENT STAFF USE ONLY					
Date Received:		Application :	Complete <input type="checkbox"/>	Incomplete <input type="checkbox"/>	
Received by:					
Method Received:		Mail <input type="checkbox"/>	Hand Delivery <input type="checkbox"/>	Electronic <input type="checkbox"/>	

City of Lawrence CDBG/HOME Programs Grant Application

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I. Narrative

Please use attachments to answer the following questions in the order presented. If you are requesting funds for more than one program or activity, please address the following questions for each one. Limit your total response to four pages, using standard one-inch margins, single-spacing and 12-point font.

1. What is the situation, problem or opportunity this grant will address?

Lawrence neighborhoods are involved in an ongoing struggle to retain owner-occupants. According to the 2009-2011 American Community Survey three-year estimates, only 50.6 % of housing units were owner-occupied. Maintaining a balance of renter and owner-occupied housing in neighborhoods is essential to their health and vitality and it is becoming increasingly challenging as the demand for rental units near the University of Kansas grows. Additionally, the high costs associated with entering into, and maintaining, home ownership in these neighborhoods can be a barrier and a challenge for people with low-moderate income. This problem is widely recognized and routinely discussed by neighborhood groups and city advisory boards.

Community Development programs, including the partnership with the Lawrence Community Land and Housing Trust, currently provide the broadest and most comprehensive methods of increasing and/or sustaining owner-occupancy rates. The data suggest that the balance is fragile, and the Department feels that a greater investment must be made in order to continue to work toward a healthier balance of owner versus renter-occupied units. As a result, the shifting of resources from this growing problem will cause a further loss of owner-occupied units in the Lawrence community.

2. How will this grant support the mission of the organization?

The First Time Homebuyer Program, which is administered in partnership with Tenants to Homeowners and the Lawrence Community Land and Housing Trust, offers low-moderate income people an opportunity for homeownership. The program provides up to \$25,000 in down payment and closing costs for qualifying individuals and up to \$25,000 in rehab costs. With the Land Trust model subsidies are retained and ensure that affordable housing stock remains affordable far into the future. This program accomplishes affordable housing goals as well as neighborhood revitalization goals.

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3. How many people will be served by this grant and what percentage are low-moderate income (describe method of verification)?

With the comprehensive rehab, weatherization, emergency and furnace loan programs, 80 low-moderate income homeowners will be assisted. With the homebuyer rehab and homebuyer programs, 16 low-moderate income people will be assisted in obtaining home ownership. 100% of people served by the grant will be low-moderate income. Verification is obtained by extensive review of income and financial records.

4. What resources are currently available to dedicate to the program or activity, including staff, volunteers, existing funds and community partners?

CD Staff includes an Assistant Director, which is funded at 5%; one Manager position, which is funded 85% from the grants; one Senior Project specialist which carries out all rehab and weatherization activities, funded 80% from the grants, one CDBG Program Analyst who facilitates the citizen participation plan and reporting requirements, funded 100% from the grant.

5. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success?

The Department's programs are the only programs in the city aimed at maintaining and improving housing stock for low and moderate-income homeowners. The Department's programs are the only ones in the city aimed at promoting homeownership for residents with low and moderate income. For the first-time homebuyer program, the Department partners with the local non-profit Tenants to Homeowners and the Lawrence Community Land and Housing Trust. The Department has administered these programs successfully for many years. These programs are the backbone of the CDBG and HOME program for the City of Lawrence and have been for over 20 years.

6. How will success be measured and how will you continue to fund this project once grant funds are expended?

The Department, and city government at-large, has implemented a performance measurement system that will be helpful in assessing the effectiveness of the programs. Effectiveness measures include: percentage of respondents rating the livability of their neighborhood as good or excellent, percentage of respondents satisfied with the general upkeep of their neighborhood, percent change in median assessed value.

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7. What is the organization's timeline for achieving the objectives of the grant?

The Department intends to achieve grant objectives within the 2017 program year.

8. What other funding sources have been approached and what have the responses been?

The Department's mission and purpose is to administer the CDBG and HOME funds that the City receives as an entitlement community. The City General Fund contributes a small percentage towards outreach activities, but CDBG and HOME funds are the division's main source of funding. To complete the housing rehabilitation programs there is no other funding source available to municipal governments.

II. Program/Activity Budget

Neighborhood Associations - Please provide an itemized budget detailing **all association expenses** on the attached Neighborhood Budget template.

Agencies – Please provide an itemized budget detailing **all program/activity expenses** on the attached Proposed Project/Activity Budget template.

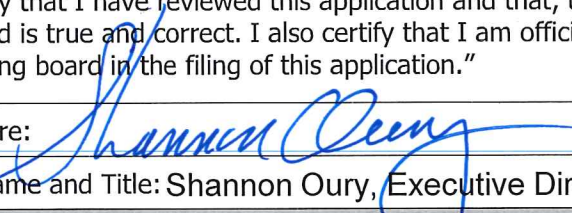
Any proposal containing repair, rehabilitation, improvements, construction, demolition, acquisition or disposition of real property must include a detailed description including:

- project location and scope
- line-item budget
- bid proposals including labor and materials
- timeline for program/activity

100% of the grant will go to direct homebuyer subsidy.

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Organization Name:	Lawrence-Douglas County Housing Authority		
Mailing Address:	1600 Haskell Ave., Lawrence, KS 66044		
Agency Address (if different than above):	n/a		
DUNS Number:	837496447		
Contact Name:	Shannon Oury	Phone:	785-830-2250
Contact Title: Executive Director			
Email: soury@ldcha.org	Fax:	785-842-9596	
Organization Mission Statement: To promote quality affordable housing, economic opportunity and a suitable living environment free from discrimination.			
Proposed Program or Activity Name: Transitional Housing			
Proposed Program Address: Above			
Brief summary of Proposed Program or Activity: This application requests funds for rental housing assistance to meet the Transitional Housing need for the City's homeless and hard-to-house population. Funds under this project are used to provide both rent subsidies and security deposits to private landlords on behalf of low income homeless house-holds, or deposit only assistance for homeless households.			
Funding Requested:	\$300,000		
Request is:	95%	% of project budget and	3% % of organization budget
Which National Objective will be met? (Page 3 above)		Tenant-based rental assistance for transitional housing	
Which Local Priority will be met? (Page 8 above)		Answer provided in Narrative.	
Certification: "I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application."			
Signature: 			Date: 11/30/16
Print Name and Title: Shannon Oury, Executive Director			
FOR COMMUNITY DEVELOPMENT STAFF USE ONLY			
Date Received:	Application :	Complete <input type="checkbox"/>	Incomplete <input type="checkbox"/>
Received by:			
Method Received:	Mail <input type="checkbox"/>	Hand Delivery <input type="checkbox"/>	Electronic <input type="checkbox"/>

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I. Narrative

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1. What is the situation, problem or opportunity this grant will address?
2. How will this grant support the mission of the organization?
3. How many people will be served by this grant and what percentage are low-moderate income (describe method of verification)?
4. What resources are currently available to dedicate to the program or activity, including staff, volunteers, existing funds and community partners?
5. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success?
6. How will success be measured and how will you continue to fund this project once grant funds are expended?
7. What is the organization's timeline for achieving the objectives of the grant?
8. What other funding sources have been approached and what have the responses been?

II. Program/Activity Budget

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Agencies – Please provide an itemized budget detailing **all program/activity expenses** on the attached Proposed Project/Activity Budget template.

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- project location and scope
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- bid proposals including labor and materials
- timeline for program/activity

City of Lawrence CDBG/HOME Programs Grant Application

I. Narrative

1. What is the situation, problem or opportunity this grant will address?

This grant will address the housing needs of the homeless who need support services to become stably housed. Generally, participants in this program are not eligible for other local housing assistance. The Lawrence-Douglas County Housing Authority's (LDCHA) HOME TBRA Transitional Housing Program is the only program in Lawrence that provides the opportunity for permanent housing assistance to homeless individuals and families. To qualify for the program, families must be homeless according to the federal definition of homelessness provided in 24 CFR 91.5 as follows: 1) Literally Homeless: individual or family who lacks a fixed, regular, and adequate nighttime residence; 2) Imminent Risk of Homelessness: individual or family who will imminently lose their primary nighttime residence; 3) Homeless youth, or families with children and youth; and 4) any individual or family fleeing or attempting to flee domestic violence. This application, if granted, will maintain funding for rent assistance and deposits for Transitional Housing for the homeless, or deposit only assistance for homeless families and individuals to allow them to lease a unit through the public housing or Section 8 TBRA program. This program is specifically identified in the City's Step Up to Better Housing strategy.

2. How will this grant support the mission of the organization?

The LDCHA mission is to promote quality affordable housing, economic opportunity and a suitable living environment free from discrimination. The LDCHA is the public agency charged with developing and administering affordable rental housing programs to address the needs of the low income in Lawrence. HOME TBRA funds will be used to provide rent and deposit assistance for Transitional Housing or for deposit-only assistance to enable eligible homeless households to lease a unit.

3. How many people will be served by this grant and what percentage are low-moderate income (describe method of verification).

This request will be able to support rent and deposit assistance for an estimated 15 - 20 homeless households per year for two years. At the successful completion of 24 months of rent assistance, eligible families are transferred to Section 8 assistance. This provides the opportunity for permanent affordable housing for each household. These projects will be carried out in conformance with the existing agency procedures for family public housing and the Section 8 Housing Choice Voucher Program (HCV) and the MTW Program. For rent assistance, at application, admissions, and annually thereafter all beneficiaries must declare their total household composition, income, list income sources, and provide documentation which is then verified by LDCHA staff with the source (third party verification).

High Benefit to Low-Income Households: One hundred percent (100%) of the families and individuals served are low income. Currently 87.5% of participants have income at or below 30% of Area Median Income (AMI) and 12.5% are at or below 50% of AMI.

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4. What resources are currently available to dedicate to the program, including staff, volunteers, existing funds and community partners?

This program is carried out in conformance with existing agency procedures for the public housing and Section 8 HCV and the MTW program. These program functions are shared by three LDCHA departments, General Housing (6) and Program and Property Management (4), and the Resident Services Office (6), for a total of 16 staff. In 2012 LDCHA created a housing stabilization initiative through its MTW Plan called Homeless to Housed which enabled the hiring of a Support Services Coordinator to provide case management for Transitional Housing participants, and to maintain a referral program for homeless families.

Coordinate with Other Community Development Efforts: The LDCHA has a long history of partnering with other agencies and entities in order to bring the full range of health, mental health, education, job preparedness and other human services to participants. These entities include 10 public and private organizations that provide services and/or funding to address the full scope of issues that confront individuals and families in the course of their lives. The Transitional Housing program participants will also have access to support services provided by the 6 employees from LDCHA Resident Services Office and the Transitional Housing self-sufficiency plans administered by support service agencies listed below.

Demonstrate Fiscal Success of Program: The LDCHA has administered this program for more than 20 years, accounting for all funds. The LDCHA receives federal subsidies directly from HUD to support the rents of low income families participating in the Section 8 program and public housing. As administrators of various housing programs the LDCHA earns administrative fees from HUD which pays for the personnel and operational costs to run those programs. The agency operates in a fiscally conservative manner and has never completed a grant year or fiscal year with an operating deficit.

5. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success?

The LDCHA provides rent assistance and in some cases security and utility deposits assistance, and the partnering social service agencies provide the support services that a family or individual needs to help them overcome the problems that contributed to them becoming homeless in the first place. This collaboration of housing assistance and support services keeps a focus on the family and individual to encourage them to learn new skills and behaviors that will help them be successfully and stably housed. Considering that families and individuals who are homeless can have multiple issues, this approach has a greater success rate than in programs where no support services are offered. The HOME TBRA Transitional Housing Program is the only program in Lawrence that provides the opportunity for permanent housing to the homeless.

City of Lawrence CDBG/HOME Programs Grant Application

The LDCHA collaborates with:

- Bert Nash Community Mental Health Center
- Catholic Charities of Northeast Kansas
- Cottonwood, Inc.
- Douglas County Sheriff's Reentry Program
- ECKAN
- Family Promise of Lawrence
- Heartland Community Health Center
- Independence, Inc.
- Lawrence Community Shelter
- Willow Domestic Violence Center

The LDCHA has been receiving HOME TBRA funds since 1995. In 2011, 20 households were admitted to the program, subsequently due to funding cuts admitted only 11 in 2012 and in 2013, 15 in 2014, 14 in 2015, and so far for 2016 6 vouchers have been issued and the households are searching for a unit. Due to full funding in 2016 it is anticipated that a total of 21 families will be served. This application is to maintain the program at full funding in order to serve more homeless households, there are currently 54 households on the waiting list.

6. How will success be measured and how will you continue to fund this project once grant funds are expended?

Since this program was first funded by the city in 1995 the LDCHA has housed more than 473 homeless families and individuals. Success is measured in several ways. First there is the lease-up rate. This program is always 100 percent leased up and grant funds fully obligated within six months. The second measure of success is the number of families and individuals who keep and maintain their housing assistance. The success rate of households completing this program between 2008-2014 is 84 percent, which is the average success rate based on the number of families that successfully complete the 24-month program and transfer to permanent housing or exit favorably.

The Mayor's Taskforce on Homeless Concerns recommended to the City Commission that it continue to provide HOME TBRA funds to the LDCHA so that it can continue to provide housing assistance to the homeless. The HOME TBRA Transitional Housing Program is the only program in Lawrence that provides transitional housing with access to permanent housing for the homeless. HOME TBRA has always been a two-year time limited program. After successfully completing two years, the participant is transferred to the Section 8 program. If this grant is not renewed current participants would complete the program and be transferred to permanent housing. However, this would eliminate the agency's primary homeless housing program. The LDCHA does not have a preference for homeless families or individuals on its waiting list for its Section 8 or public housing program, and the average time an applicant stays on the LDCHA general waiting list is 18 - 20 months. Additionally, the HOME TBRA Program provides participants an opportunity to become eligible for the LDCHA's public housing or Section 8 programs when they would otherwise not qualify.

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7. What is the organization's timeline for achieving the objectives of the grant?

HOME TBRA rent assistance funds are time limited and usually sufficient to support a household for 24 months. All funds used for deposit only assistance are provided as a one-time grant.

8. What other funding sources have been approached and what have the responses been?

The LDCHA receives federal rent subsidy directly from HUD to support the rents of low income families participating in the Section 8 program. The LDCHA makes frequent grant applications for additional tenant based rent assistance. In 2013, 2014, and 2015 LDCHA applied for Veterans Affairs Supportive Housing (VASH) vouchers, received and has issued 45 VASH vouchers in Douglas County. VASH vouchers are part of HUD's initiative to address the homeless veteran population and the vouchers are restricted for use by veterans. With its MTW funds, the LDCHA created special vouchers: 5 for Re-entry in partnership with the Sheriff's Department, 10 vouchers for victims of domestic violence, and 5 for youth exiting foster care. Additionally, in 2016 the LDCHA has administered a similar program for families who are guests of the Lawrence Community Shelter, funded with special funds from the City and County.

II. Proposed Project/Activity Budget

No administrative costs are charged to the grant by the LDCHA. The costs outlined in the Proposed Project/Activity Budget show the amount that LDCHA will contribute to the project.

Proposed Project/Activity Budget

Explanation should describe how you arrived at amounts. See example.
If lines are inserted, remember to add calculated fields.

Budget Items	Explanation	CDBG Funds	Other Funds	Total Funds
PERSONNEL				
General Housing Director	\$34.60 X 2,080 X 3%	2,159		2,159
Initial Housing Specialist	\$17.68 X 2,080 X 3%	1,103		1,103
Housing Inspector	\$26.35 X 2,080 X 3%	1,644		1,644
PPM Coordinator	\$18.65 X 2,080 X 3%	1,164		1,164
Finance Director	\$42.19 X 2,080 X 3%	2,633		2,633
Business Office Assistant	\$17.24 X 2,080 X 3%	1,076		1,076
Employee Benefits Fringe	\$9,779 X 25%	2,445		2,445
Total Salaries & Employee Benefits		12,224		12,224
Other (specify below)				-
ADMINISTRATIVE EXPENSES				
Telephone		221		221
Sundry		372		372
Accounting Fees		190		190
Audit Fees		161		161
Office Supplies		282		282
Administrative Contracts		527		527
Total Administrative Expenses		1,753		1,753
OTHER COSTS (specify below)				
TOTALS		13977	0	13977

Any proposal containing repair, rehabilitation, improvements, construction, demolition, acquisition or disposition of real property must include a detailed description including:

- project location and scope
- line-item budget
- bid proposals including labor and materials
- timeline for program/activity



**LAWRENCE-DOUGLAS COUNTY HOUSING AUTHORITY
BOARD OF COMMISSIONERS
2016-2017**

Chair	Bronson Star star@lkpd.org 111 e 11th Street Lawrence KS 66044 Detective Sergeant, Lawrence Police Department	June 2018 (1 st Term) City of Lawrence Appointee
Vice Chair	Joshua Powers 4008 Sophora St. Lawrence, KS 66049 Business Liaison County Manager's Office Johnson County Government	June 2019 (1 st Term) City of Lawrence Appointee
	Maria Duran 1700 Massachusetts #317 Lawrence, KS 66044 Retired	June 2020 (1 st Term) City of Lawrence Appointee
	Sue Hack 1968 Carmel Drive Lawrence, KS 66047 Director of Leadership Lawrence, Lawrence Chamber of Commerce	June 2017 (2 nd Term) Douglas County Appointee

Lawrence- Douglas County Housing Authority



2015 Annual Report

The LDCHA and Moving to Work

Established in 1968, the Lawrence-Douglas County Housing Authority (LDCHA) has a long history of leadership and innovation in affordable housing in our community. The LDCHA works diligently for the benefit of our community to develop, acquire, operate and maintain housing for low-income residents .

The LDCHA Mission is to promote quality affordable housing, economic opportunity and a suitable living environment free from discrimination.

In 1999, the LDCHA was selected as one of the initial 23 housing authorities to participate in the Moving to Work Program (MTW), a Congressional Demonstration program. The most meaningful change allowed by MTW is the work requirement for all workable adults and the significant minimum rent. MTW designation gives the LDCHA the flexibility to provide more units of affordable housing and the opportunity for participants to increase their self-sufficiency, whether that is facilitating seniors or persons with disabilities to live independently, assisting working families to become economically independent, or providing youth with learning opportunities otherwise not accessible to them. In 2015, there were **485**

LDCHA MTW households and all were employed, gaining vocational and post secondary education, or both.

On behalf of the Board of Commissioners and staff of the LDCHA, this Annual Report is presented to give an overview of the housing assistance provided and individuals

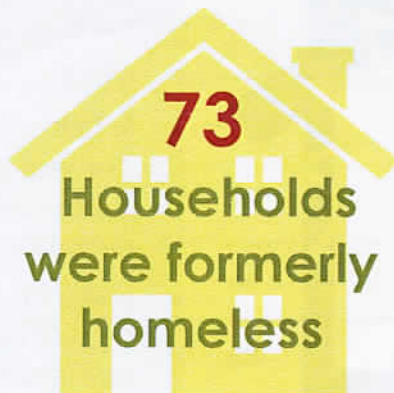


2015 LDCHA Board of Commissioners

Chair: William Fleming Vice Chair: Bronson Star

Commissioners: Sue Hack, Brenda O'Keefe, and Joshua Powers

LDCHA Housing: Who We Serve



How We Serve

Family Self-Sufficiency

Through MTW, the LDCHA re-envisioned its relationship with workable participants. LDCHA's MTW program was built on the dual belief that the best way to help families become self-sufficient is to:

- Create an environment that encourages employment and financial stability.
- Ensure families have a way to gain the skills and resources needed to succeed.

The Resident Services Office (RSO) offers a one-stop resource center for all participants with the goal of increasing their self sufficiency by offering employment services, financial literacy, youth programming and crisis intervention.



In 2015:

- Over **400** households received financial literacy, employment and support services from RSO.
- **\$320,461** of FSS and ROSS salary grants awarded by HUD.
- **90** elderly and disabled households remained independently housed with RSO case management.
- **5** Transitional Housing tenants received case management and successfully moved into permanent housing.
- **\$26,791** of savings matching grants distributed for new homeownership.

Employment

RSO provides a full service Employment Center that includes on-site computer labs, workshops, employment training, post-secondary and vocational education opportunities. During 2015 tenants achieved the following successes:



- **183** individuals received employment assistance.
- **81** individuals obtained a job and **59** kept a job obtained prior to 2015.
- **22** families reduced or eliminated their TANF cash welfare benefits after finding employment.
- **22** families had their car repaired with an RSO grant to support employment.
- **4** Bachelor's Degrees obtained.
- **\$7,630** spent on tuition assistance including Legal Mediation, healthcare careers (CNA, CMA, RN).
- **14** are in enrolled in a 2 - 4 year education program.

Early Childhood

- Assistance finding and paying for childcare after parents obtain employment.
- Play groups focusing on early development.
- Resource fairs with community agency partners – Head Start, Parents as Teachers, Douglas County Child Development Association.
- Nutrition workshops.
- Parenting / Household / Life Skill development through goal setting and coaching.



Full Circle Youth Programs

In 2015, Douglas County Housing, Inc., through the Full Circle Youth Program, provided free programming to **126** low-income children and youth receiving housing assistance. Our programs focus on promoting positive lifestyle choices and a healthy self-image.

Community Mural (Front cover)

The *All in My Neighborhood* Community Mural Project engaged youth in an artist-coordinated mural during the summer of 2015. The team led collaborative design sessions with residents and staff to develop the mural's overall layout and concept. About **50** residents participated in the design and painting of the mural.



Full Circle Wrenching Crew

With support from the Douglas County Community Foundation and LiveWell Fund and a partnership with the Lawrence Unchained Bicycle Co-op, the wrenching crew promoted responsible bicycle ridership. Youth completed a training and safety course provided by League of American Bicyclists Certified Instructors. **20** youth received bicycles during the two Bike Rodeos held in 2015 and were taught basic bicycle maintenance.



ZOMBIE Walk/Run

The Full Circle Youth Program celebrated the 4th annual ZOMBIE Run/Walk event on Saturday, June 13th. Over **60** participants braved the rainy conditions to transform themselves into Zombies and walk as many laps as possible around the Edgewood neighborhood.





Babysitting Training

In 2015, five youth became Red Cross Certified Babysitters. This training provides youth with the knowledge and skills to safely care for children and infants. Once trained, youth assist with childcare for LDCHA programming offered through RSO.

2015 Youth Program Highlights

- Literacy promotion through the Little Free Libraries scattered throughout Edgewood Homes.
- One-on-one and small group tutoring and mentoring.
- Open computer lab and computer tutoring.
- Nutrition workshops in partnership with K-State Research and Extension.
- Music programs offered in partnership with KU Music Students.
- **20** youth were provided a summer camp experience at Tall Oaks Overnight Camp.

"It's never too late to have a happy childhood." - Tom Robbins

Senior Resident Services

The LDCHA is committed to helping senior residents continue living independently as long as possible. Three LDCHA housing developments are specifically designated for seniors: Babcock Place, a 120-apartment high-rise, Peterson Acres I and II with 33 garden apartments, and Clinton Place Apartments, with 58 one-bedroom apartments.



Transportation Services are available four days a week. Primary use is for medical appointments, shopping, personal errands and special programs. In 2015 the Babcock Bus provided **2,247** rides.

Nutrition Assistance, nutrition education and commodity distribution to **95** households per month.

Working to End Homelessness

HOME Transitional Housing

The City of Lawrence and the State of Kansas receive HOME Program funds, which expand low-income housing opportunities for the homeless and for special populations that face significant housing challenges. The Bert Nash Community Mental Health Center receives a State HOME grant to provide rent assistance to its clients. The LDCHA administers these grants.

State HOME Transitional Housing in 2015

- 22 families housed per month.
- \$102,846 spent on rent & utilities.
- 5 families graduated to a permanent Section 8 voucher.

City HOME Transitional Housing In 2015

- 20 formerly homeless families were housed per month.
- \$181,889 spent on rent, security and utility deposits.
- 7 families graduated to a permanent Section 8 voucher.
- 83% of families successfully completed the program since 2008.

LDCHA receives funds directly from the City for its Transitional Housing program to provide rental vouchers to homeless families and individuals who otherwise would not qualify for housing assistance. The program requires case management to increase the likelihood that these households will remain stably housed. Thirteen agencies partner with LDCHA to provide case management. Successful participants are issued a regular Section 8 voucher if they complete the 24-month Transitional Housing Program.

HOPE Building Supportive Housing

HOPE Building is a permanent housing program with support services for 6 chronically homeless individuals with mental health or substance abuse disabilities. Mental health and substance abuse services are provided by the Bert Nash Center and by DCCCA. HOPE Building is funded through an annual continuation grant under the Continuum of Care Program.

Douglas County Re-Entry Program

The LDCHA worked with the Sheriff's Jail Re-Entry Program to provide 3 housing vouchers to individuals released from Douglas County Jail.

Waiting Lists

Households Housed from the Waiting List in 2015

At the end of 2015, there were **618** applicants on the various LDCHA waiting lists, and **259** families were housed during the year.

	Public Housing	Section 8	Section 8 VASH	HOME	HOPE	Clinton Place	TOTAL
Elderly	16	25	1	0	0	3	45
Disabled	9	65	3	14	1	2	94
Family Households	42	63	9	5	1	0	120
Total Move-Ins	67	153	13	19	2	5	259
Households with Minors	41	67	4	5	0	0	117
% with Minors	61%	44%	50%	26%	0%	0%	45%

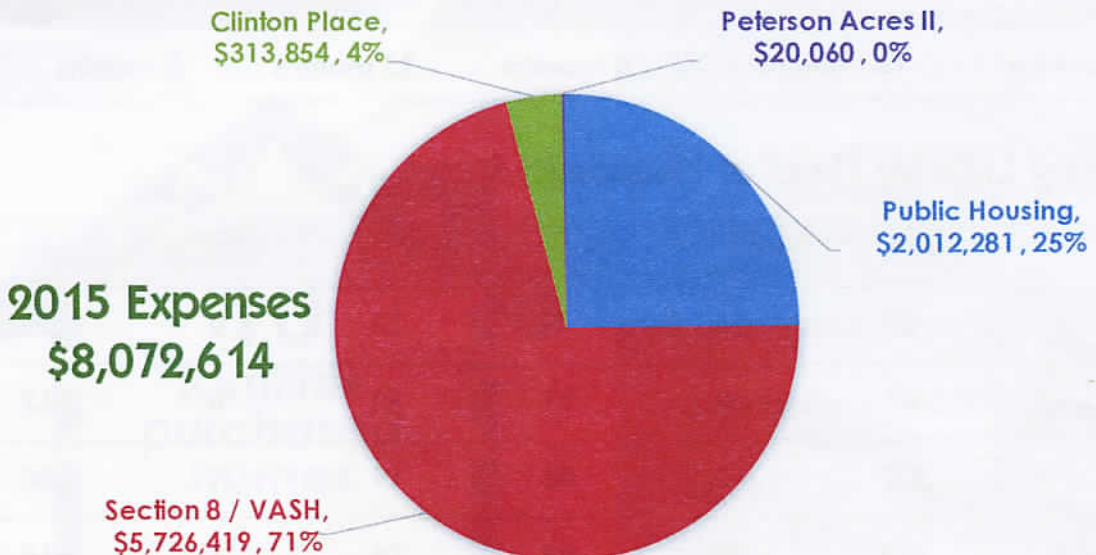
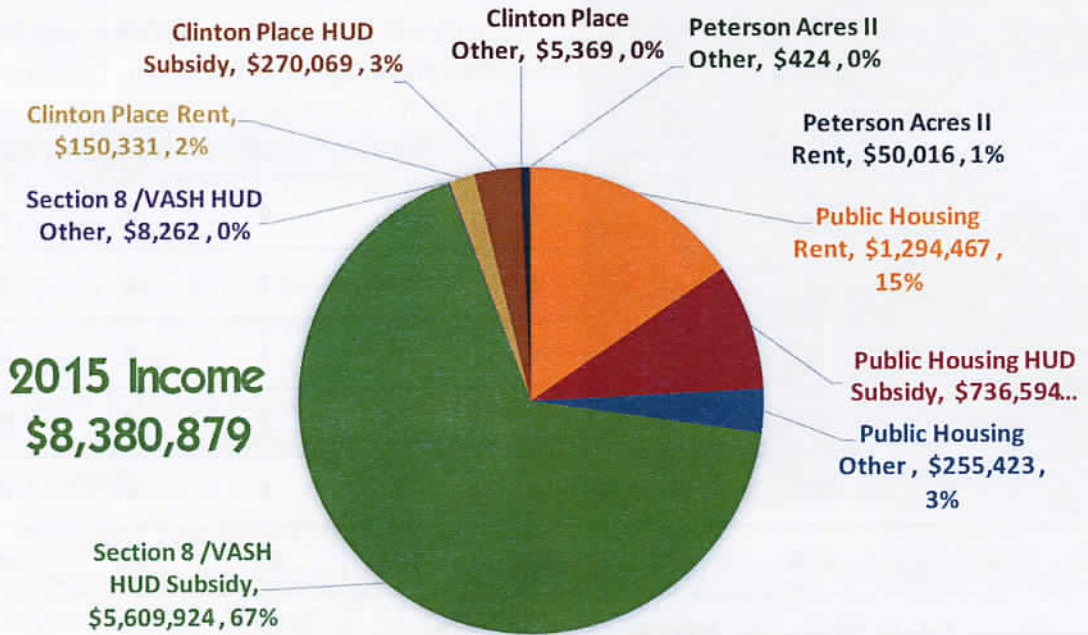
Average Wait Time in 2015

Public Housing	Section 8	Section 8 VASH	HOME	Clinton Place
9 months	14 months	3 months	13 months	5 months

Waiting Lists by Head of Household Status

	Section 8	Babcock Place & Peterson Acres	HOME Transitional Housing	Clinton Place	HOPE Building	Total
Elderly	53	44	1	23	0	121
Non-Elderly, Disabled	87	32	11	32	0	162
All Others	237	32	46	19	1	335
Total	377	108	58	74	1	618

2015 Finances



Property Maintenance

The LDCHA is committed to maintaining its property in excellent condition. It accomplishes this with an expert maintenance staff that proves excellent service to tenants, including a 24-hour emergency service. In 2015, the Maintenance Department performed 2,065 work orders and 46 emergency work orders. The LDCHA spent \$415,930 on maintenance and capital improvements from its Capital Fund Grants.



New Units of Affordable Housing Acquired

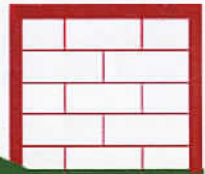
- 1725 New Hampshire - 6 apartments. Youth aging out of foster care will be given a preference as apartments become available.
- 826 Oak Street - A one bedroom house was generously donated to LDCHA by Mary Chaney. **Thank you!** Veterans receive a preference for this house.

Babcock Place Roof Replacement

The MTW Program permits the LDCHA to use excess program funds for major capital improvements that the agency would not otherwise be able to afford. In 2015, the failing roof on Babcock Place was replaced for \$322,485.



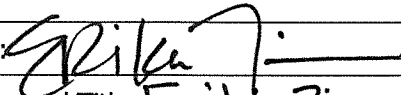
LDCHA Housing Programs



Public Housing	Section 8	State HOME	City HOME	HOPE Building	Clinton Place	Peterson Acres II	Douglas County Re-Entry
1972 Edgewood Homes 1972 130 Units Babcock Place 1973 120 Units Scattered Sites 1984 - 1992 94 Units Peterson Acres I 1995 25 Units Total Units 369	Housing Choice Voucher Assistance 1977 50 units ↓ 2000 592 Units ↓ 2012 732 Units	Tenant Based Rental Assistance 1992 15 Units	Transitional Housing 1995 25-30 Units	Supportive Housing 2005 6 units	Multi-family Housing 2006 58 Units	No Subsidy Allocation 2007 8 Units VASH Veterans Affairs Supportive Housing 2013 20 Vouchers 2014 10 Vouchers 2015 15 Vouchers Total 45 Vouchers	2009 5 Units
2015 Subsidy: \$ 736,594	2015 Subsidy: \$5,041,778	2015 Subsidy: \$75,000	2015 Subsidy: \$174,804	2015 Subsidy: \$	2015 Allocation: \$218,992	2015 VASH Subsidy: \$172,657	2015 Allocation from Reserves: \$25,803
Occupancy Rate 98%	100%	100%	100%	61%	99%	65%	60%

City of Lawrence CDBG/HOME Programs Grant Application

Revised 8/2016

Organization Name:		Lawrence Habitat for Humanity			
Mailing Address:		720 Connecticut, Lawrence, Ks. 66044			
Agency Address (if different than above):					
DUNS Number:	969590574				
Contact Name:	John Harvey		Phone:	(875) 832-0777	
Contact Title: Resource Development Director					
Email: jharvey@lawrencehabitat.org			Fax:	NA	
Organization Mission Statement: Seeking to put God's love into action, Lawrence Habitat for Humanity brings people together to build homes, communities and hope.					
Proposed Program or Activity Name: new construction of affordable ownership housing					
Proposed Program Address: 775 Walnut					
Brief summary of Proposed Program or Activity: Construction of a new, permanently affordable, single family ownership housing unit. The project will leverage private funds and volunteer labor to construct the home with Lawrence Habitat providing a no interest mortgage loan to a qualified Habitat partner family with a household income less than 60% of median area income.					
Funding Requested:		\$28,575			
Request is:	23	% of project budget and	2	% of organization budget	
Which National Objective will be met? (Page 3 above)			Affordable ownership housing		
Which Local Priority will be met? (Page 8 above)			Permanently affordable ownership housing		
Certification: "I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application."					
Signature: 				Date: 11/30/14	
Print Name and Title: Erika Zimmerman, Executive Director					
FOR COMMUNITY DEVELOPMENT STAFF USE ONLY					
Date Received:		Application :	Complete <input type="checkbox"/>	Incomplete <input type="checkbox"/>	
Received by:					
Method Received:		Mail <input type="checkbox"/>	Hand Delivery <input type="checkbox"/>	Electronic <input type="checkbox"/>	

I. Narrative

1. What is the situation, problem or opportunity this grant will address?

Affordable housing for low income households is a significant problem in Douglas County, particularly in Lawrence. Driven by a housing market impacted by a major university student population, the Lawrence housing market is challenged with high housing rental costs and high property valuations compared to adjacent communities. The market is also characterized by a high percentage of low-wage, service industry employment which services the demands of a college town economy. This combination of factors results in a high level of housing cost burden for lower income workers in Lawrence who struggle to afford housing in the community where they work.

Lawrence Habitat for Humanity (LHfH) develops workforce housing ownership opportunities for low income families. These are the kinds of working families that form the backbone of Lawrence's economy filling jobs in retail, hospitality, maintenance, clerical, manufacturing and transportation. Affordable home ownership for these families provides a stable and reliable labor market for the local economy.

Using a layered approach to construction financing, LHfH combines private contributions with governmental or corporate grants to underwrite the cost of its home construction. Coupled with significant volunteer resources and its professional staff, LHfH has the capacity to build four single family housing units per year. But with disappearing federal and state funds and the limited availability of corporate grants, the organization faces the potential of only building two homes over the next year and turning away many qualified applicants.

LHfH has the opportunity to expand its workforce housing production if modest sources of gap financing, such as HOME Funds, could be secured. This proposal would call for LHfH to invest approximately 77% of the funding for an additional home matched with 23% funding from HOME Funds coupled with volunteer labor to produce an additional high quality, energy efficient, affordable home for a working family making no more than 60% of median income.

This grant proposal requests \$28,575 to underwrite the costs of footings and foundations and other related flat-work concrete work for one unit of ownership housing plus the projected cost of a Phase I Environmental report should one be needed on the site.

2. How will this grant support the mission of the organization?

This grant would enable LHfH to increase its housing production which directly supports the mission of Lawrence Habitat to bring people and resources together to build affordable homes, stable communities and hope for families.

3. How many people will be served by this grant and what percentage are low-moderate income (describe method of verification)?

This grant will help provide one housing unit that will serve a low income family with an income under 60% of the area median income. Household income will be documented through employment verification, federal tax returns and other means and must be stable for at least one year prior to acceptance into the program.

4. What resources are currently available to dedicate to the program or activity, including staff, volunteers, existing funds and community partners?

Lawrence Habitat has a large and dedicated group of volunteers that are involved throughout the entire project including the family selection process, resource development and home construction. The organization is led by a professional staff of five full time employees including the executive director, construction manager, community outreach coordinator, ReStore manager and a director of resource development.

LHfH works with a wide variety of community partners and project sponsors including local civic groups and charitable foundations, corporations and businesses, KU student organizations and the faith community. Project sponsors and fund development activities are being identified for the fiscal year 2018 build cycle that would include this proposed project.

The unit will be built at approximately 775 Walnut where LHfH owns a total of 7 building lots. This project will be located among existing Lawrence Habitat homes and will continue to create a sense of community and camaraderie with other Habitat families.

5. How is this approach to the issue is unique or collaborative and what gives it a high likelihood of success?

The Habitat model is unique and highly collaborative in many ways and has proven successful for 28 years at Lawrence Habitat. For this project, private funds and corporate sponsorship grants will be leveraged with modest levels of HOME Funds and coupled with hundreds of volunteer construction hours that will result in an affordable housing option for a selected low income partner household. The Habitat homebuyer will receive an interest free mortgage with payments guaranteed to remain less than 30% of household income over a 25-year mortgage period. The home will remain permanently affordable through deed restrictions and/or mortgage covenants.

Habitat partner families are carefully chosen based upon: 1) their housing need and desire to own a home, 2) their ability to re-pay a mortgage and 3) their willingness to partner and invest 225 hours of sweat equity hours in their home and save \$1,000 for closing costs. Each family must demonstrate a history of stable income and an acceptable credit history. This level of commitment helps insure a high probability of success and a high level of motivation to succeed at home ownership.

6. How will success be measured and how will you continue to fund this project once grant funds are expended?

Lawrence Habitat is requesting \$28,575 in HOME funding to be used toward the construction of a new home. Long-term success is measured by a homeowner paying off their mortgage while paying property taxes and maintaining their home in a quality manner to preserve the asset as a long term financial asset to the family and the neighborhood. Additional long-term success outcomes include improvement in educational scores by Habitat children, increased positive health outcomes as a result of a cleaner and safer living environment and a higher level of civic and cultural engagement as a result of permanent residency in a community.

Short term success is measured by a partner family fulfilling all program requirements, executing a purchase mortgage and making monthly mortgage payments on time while experiencing a higher level of family stability and financial security.

Over its 28 years of operation, Lawrence Habitat has achieved a strong and diversified revenue stream including a wide range of private funders and donors as well as mortgage income and income from its wholly owned social enterprise, Habitat ReStore. These varied funding sources provide a stable and on-going source of income that helps insure stable operations and project support.

7. What is the organization’s timeline for achieving the objectives of the grant?

Fund raising and homebuyer selection for the proposed projects would begin in January 2017 with construction of the housing unit beginning in March 2018 with completion by July 2018. A detailed time table is as follows:

Fund Development:	Start: January 2017 Completion: December 2017
Family Selection:	Start: January 2017 Completion: April 2017
<u>Home #97</u>	
Construction:	Start: March 2018 Completion: July 2018
Mortgage Closing:	Move-in: July 2018

8. What other funding sources have been approached and what have the responses been?

Given that the proposed projects are over a year from launch, specific funding sources cannot be listed at this time. Lawrence Habitat enjoys the broad support of individual donors, civic groups and churches and the corporate business community. These would all be potential project financial sponsors especially if seed funding from HOME funds was approved. Lawrence Habitat has had a long and successful track record of leveraging limited governmental or foundation grant funding with private sector contributions to achieve program goals.

LHFH also hopes to secure funding from the Affordable Housing Trust Fund to support this project.



2016-2017 Board of Directors

Name:	Phone #:	Employment	Address:	Email:
Kate Blocker- President	785-749-7550	Express Pros	912 Summerfield Ct. 66049	Kate.blocker@expresspros.com
Cynthia Eubanks	785-423-3223	KU Animal Sciences	2712 Freedomhill Ct. 66047	ceubanks@winconstruction.com
Hayden Fowler- Secretary	785-423-4623	Lawrence Police Dept.	909 Diamondhead Dr. 66049	fowler@lkpd.org
Marilyn Harp- Treasurer	316-734-0727	Kansas Legal Services	4217 Briarwood 66049	mharp@sunflower.com
Danielle Hugunin	785-218-0257	Peoples Bank	901 Easy St. 66049	danielleh@bankingunusual.com
Linda Jalenak	785-766-2401	Jalenak Accounting Services	429 Hutton Cir. 66049	linda@lindajalenak.com
Chris Jones	316-842-1356	HyVee	3705 Pinnacle Ct.	Mrcj1s@hotmail.com
Ron King	785-550-4308	American Family Insurance	1283 N. 1108 Rd. 66047	Rking1118@hotmail.com
Sheryl Krzanowsky	785-423-0770	Green Factor	1122 Parkside Rd. 66049	sgkmom@sunflower.com
Jeff Mercer	785-331-3736	Consultant	2503 Arkansas St. 66046	jdmercer@sunflower.com
Lindsey Slater- V. President	785-331-8850	Lawrence Chamber	2941 Lankford Dr. 66046	Lindsey.slater@gmail.com
Greg Summers	785-393-1988	SS&C	1905 Carmel Dr.	Greg.summers@ssccpas.com
Jason Walker	913-901-7524	The Trust Co.	551 East Bluebird St.	jasonw@thetrustco.com

Staff:	Phone #	Email
Erika Zimmerman, Executive Director	785-423-1864	director@lawrencehabitat.org
Michele Johnson, ReStore Manager	785-764-6889	Michele@lawrencehabitat.org
Johnathan Groene, Construction Manager	785-218-6684	construction@lawrencehabitat.org
John Harvey, Development Director	913-481-3160	jharvey@lawrencehabitat.org
Barb Armbrister, Office Manager	785-832-0777	barb@lawrencehabitat.org
Logan Morley, Community Outreach Coordinator	785-371-9667	logan@lawrencehabitat.org
Kenni Fitzpatrick, AmeriCorps member	785-832-0777	americorps@lawrencehabitat.org

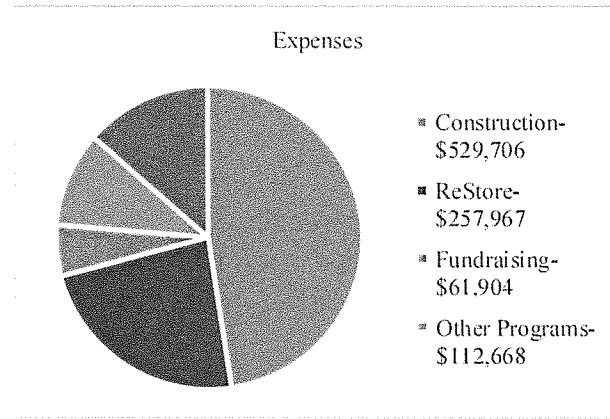
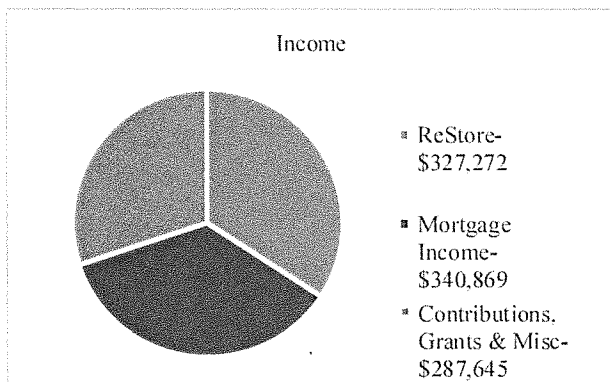
Lawrence Habitat for Humanity office- 785-832-0777

2015-2016 Annual Report

Partnerships. Affordable housing. Changing Lives.

Lawrence Habitat for Humanity accomplished many things throughout this last fiscal year. This annual report provides a broad overview of our highlights and accomplishments. We appreciate your support and look forward to continuing to build partnerships for affordable housing in order to change lives.

Financial HIGHLIGHTS!



Program HIGHLIGHTS!

Construction:

House #88
The Build on Faith Build
 Adamu & Bilkisu Asuku
 with their children Hasiya,
 Hamaza, Hamidat &
 Abdulnafiz



House #89
The Generosity Build
 Cass Fraga
 with her daughter Katrina

House #90
The Women Build House
 Kendrick & Brynee Baldrige
 -Shorter with their children
 Taryn, Isaiah, Neveah,
 Drennen & Braxton



ReStore:

- Contributed \$69,000 to affiliate & construction expenses.
- Diversion of over 300 tons of building materials from the landfill annually.

Fund Development:

- Building on Faith exceeded their goal by 13%.
- Secured over \$50,000 in individual donations for a house in Baldwin City.

Volunteers:

- Welcomed seven new volunteers to serve on the Women Build committee.
- Over 8,000 hours donated by volunteers on the build site, on committees and at the ReStore.

Securing our Future

In February, the Habitat Board of Directors and staff put together a 3-year strategic plan. We discussed our opportunities, challenges and capacity for growth. The completed 2016-2018 Strategic plan includes four areas where we will focus our efforts:

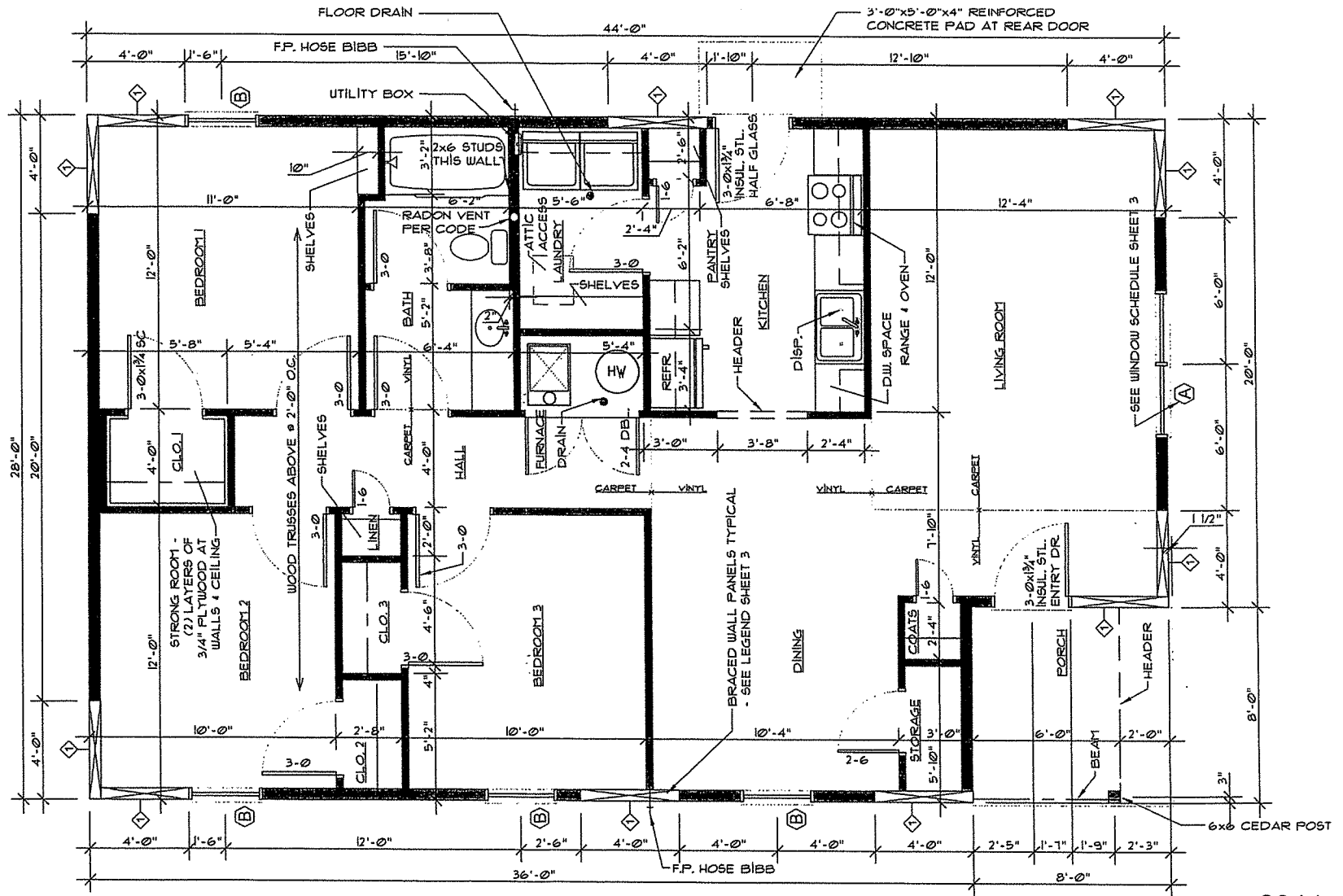


- Build Houses
- Build Impact
- Build Resources
- Build a Sustainable Organization

Proposed Grant Budget

Lawrence Habitat Home #97 FY 2018

Budget Items	Explanation	HOME Funds	Other Funds	Total Funds
Construction Costs for Home 97				
Land Purchase			25,000	25,000
General Conditions			6,000	6,000
Site Preparation and Landscape			3,000	3,000
Sidewalks and Driveways		9,000	-	9,000
Footings and Foundations		16,575	-	16,575
Wall Framing			3,100	3,100
Roof and Wall Insulation			2,500	2,500
Exterior Siding and Trim			4,500	4,500
Drywall			2,400	2,400
Interior Trim			1,200	1,200
Cabinets/Countertops			4,100	4,100
Paint, Interior and Exterior			1,300	1,300
Tile and Carpet			1,800	1,800
Electrical			5,900	5,900
Doors and Frames			1,600	1,600
Windows			1,200	1,200
Heating and Air			9,000	9,000
Plumbing			6,500	6,500
Roof and Trusses			4,200	4,200
Total			83,300	108,875
Phase I Environmental (if needed)		3,000		
Funding Sources Home 97				
Sponsors & Private donors			83,300	83,300
HOME Funds		28,575		28,575
Total			83,300	111,875
Note				
All Administrative, organizational and overhead costs for Habitat are covered by LHfH.				
Any and all funds that are awarded will go directly and exclusively towards the cost of the construction of the home.				
TOTAL PROJECT		28,575	83,300	111,875



1 FLOOR PLAN
 2 SCALE: 1/4"=1'-0"
 FINISHED LIVING AREA
 1080 SQ. FT.

THREE BEDROOM RANCH 2844
 LAWRENCE HABITAT FOR HUMANITY
 720 CONNECTICUT STREET, LAWRENCE, KS
 785-832-0777



Estimate

Curtis Morgan Construction
754 N 1750 Rd.
Lawrence, KS 66049.

DATE	ESTIMATE #
11/28/2016	280

ESTIMATE VOID
12/28/2016

Billing Address
Lawrence Habitat For Humanity 720 Connecticut St P.O. Box 442113 Lawrence, KS 66044 832-0777 fax: 856-3113

Job Address
3 Bedroom House Lawrence Habitat for Humanity 2017

ITEM	DESCRIPTION	AMOUNT
3 Bedroom House LHFH 2017	Labor & Materials (Concrete Foundation, Slab, and Exterior Flatwork)	25,575.00

Payment Due upon completion of work. All applicable sales tax included, any questions call Curtis 785-979-7377. Any payment 30 days past due a service charge of 1.5% will be added.

Total

25,575.00



AIR CONDITIONING AND HEATING EQUIPMENT

Since 1945

Lawrence Habitat for Humanity
3 Bedroom house bid
November 29, 2016

Thank you for the opportunity to work with you on this new home construction project.

I have selected 2 systems based on our conversations about sizing and energy efficiency. Each system includes the specified equipment, balanced airflow configuration for the ductwork, all custom made sheet metal ductwork with mastic sealant, connections to electrical and gas, installation labor, parts, materials and sales tax. We have included the closed cell insulation to insulate the ductwork in the unconditioned attic space. We will test for duct leakage and the blower door test for infiltration as required by local codes. We have also included the bath fan venting and kitchen fan venting.

System A: Carrier Infinity High Efficiency Equipment, 16.2 SEER and 12.4 EER. This is a 2 stage all electric heat pump system. Carrier model numbers: FX4DNC fan coil & 25HCC524 heat pump. The fan coil unit has a 9kw staged backup heat element and a fixed speed ECM fan motor. The Honeywell digital programmable thermostat is also included with this system. Your investment is \$9,250.

System B: Carrier High Efficiency 96.5% AFUE furnace and 16 SEER air conditioner. This is a gas heating and electric air conditioner system. Carrier model numbers: 59SP5A040 furnace & 24ACC618 air conditioner. The furnace has the fixed speed ECM fan motor. The Honeywell digital programmable thermostat is also included with this system. Your investment is \$9,000.

We are licensed by the City of Lawrence. We are ACCA quality installation certified for Energy Star HVAC installations.

Please contact me if you have any questions. We look forward to working with you on your new home.

Sarajane Scott
Scott Temperature Equipment Co., Inc.
785-550-0077 cell
785-843-2244 office
Sarajane@sunflower.com
www.scott-temperature.com

Lakeview Excavating, Inc

P.O. Box 302

Lawrence, KS 66044

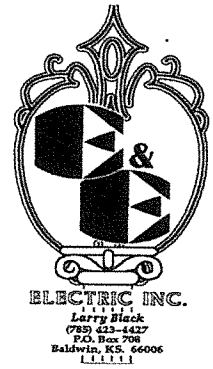
Estimate

Date	Estimate #
11/30/2016	350

Name / Address
Lawrence Habitat for Humanity 720 Connecticut P.O. Box 442113 Lawrence, KS 66044

Project

Description	Qty	Rate	Total
THREE BEDROOM HOUSE			
BUILD PAD FOR NEW HOUSE	8	125.00	1,000.00
CUT DRIVE, ROUGH GRADE ,AND SPREAD BLACK DIRT	8	125.00	1,000.00
FINAL GRADE AROUND HOUSE	5	75.00	375.00
HAUL TWO LOADS BLACK DIRT	2	220.00	440.00
Total			\$2,815.00



E&E Electric, Inc.
Larry Black, President
PO Box 708
Baldwin City, KS 66006
785-423-4427 mobile
785-594-3267 office
eandeelectricinc@yahoo.com

Date: 11/22/2016

To: John Groene

RE: 2017 Habitat 3 bedroom house cost
Lawrence, KS

SCOPE OF WORK

Base cost for 3 bedroom Habitat house. \$5,900.00

Note:
Underground service supplied by general contractor.
Light fixtures supplied by general contractor.



STUART PLUMBING CO.
2500 West 31st Street, Suite D
Lawrence, Kansas 66047
(785) 841-8465

DATE Nov. 28, 2010

COMPANY HABITAT FOR HUMANITY

CONTACT JONATHAN

FAX # _____

REMARKS THREE BEDROOM HOUSE w/ ONE BATHROOM

\$6,500⁰⁰

MARSH INSULATION

1706 E 800 RD
LAWRENCE, KS 66049-9136
785-842-0341

TO

LAWRENCE HABITAT FOR HUMANITY

Date: 11/18/2016

Terms:

DESCRIPTION OF SERVICE

AMOUNT

CODE COMPLIANT INSULATION FOR 3 BEDROOM NEW RESIDEENCE
FOR 2017

TOTAL LABOR & MATERIAL

\$2500.00

Quoted by: GARY MARSH





ESTIMATE HAB2844A-003 11/18/16

KRING'S INTERIORS
 634 MASSACHUSETTS
 LAWRENCE, KS 66044
 (785) 842-3470 FAX (785) 842-5491

HAB2844A-00

ESTIMATE Date 11/18/16

HAB2844A-003

CLIENT	PROJECT
LAWRENCE HABITAT FOR HUMANITY P. O. BOX 442113 LAWRENCE, KS 66044	LAWRENCE HABITAT FOR HUMANITY 1817 E 17TH ST LAWRENCE, KS 66044

Tele #1	MODEL	Salesperson 1	ESTIMATE Date		
785-832-0777	CARPET/TILE: ALT TILE	JANA	11/18/16		
Area	Style/Item	Color/Desc	Qty	Price	Total
ALL CARPET AREAS	INSIDE OUT - SOLID - 12'	FORTRESS	765.00 SF	1.06	810.90
ALL CARPET AREAS	DELTA	6 LB. 1/2"	765.00 SF	0.35	267.75
ALL CARPET AREAS	3 STAR CARPET INSTALLATION		765.00 SF	0.72	550.80
ALL CARPET AREAS	TAP DOWN W/TEETH	HAMMERED NICKEL	5.00 LF	1.56	7.80
ALL CARPET AREAS Sub Total:					1,637.25

Thank you for the opportunity to bid your project.
 This estimate is valid for 30 days.

HAB2844A-003

Material	\$1,086.45
Inst Service	\$550.80
Misc Charges	\$0.00
Sales Tax	\$0.00
Misc Tax	\$0.00

City of Lawrence CDBG/HOME Programs Grant Application

Revised 8/2016

Organization Name:		Tenants to Homeowners, Inc.			
Mailing Address:		2518 Ridge Court, Suite 103, Lawrence, KS 66046			
Agency Address (if different than above):					
DUNS Number:	829600469				
Contact Name:	Rebecca Buford		Phone:	785-760-2058	
Contact Title:	Executive Director				
Email:	rbufordefird@yahoo.com		Fax:	785-842-7570	
Organization Mission Statement:					
To empower tenants to become homeowners through programs for education, construction and creative financing.					
Proposed Program or Activity Name: CHDO Project Funds					
Proposed Program Address: 2518 Ridge Court, Suite 103, Lawrence, KS 66046					
Brief summary of Proposed Program or Activity:					
TTH develops affordable rental and ownership housing that is sold in trust and stewarded buyer after buyer or managed affordably, creating a permanent spectrum of affordable housing in Lawrence. These funds will allow us to acquire, develop and/or rehabilitate additional homes to steward for low-income households.					
Funding Requested:		\$ 50,000			
Request is:	4.8	% of project budget and	4.3	% of organization budget	
Which National Objective will be met? (Page 3 above)			To increase the supply of affordable housing		
Which Local Priority will be met? (Page 8 above)			To create permanently affordable housing that only benefits low income households and leverages funds.		
Certification:					
"I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application."					
Signature: <i>Rebecca Buford</i>				Date: 11/23/16	
Print Name and Title: <i>Rebecca Buford, Executive Director</i>					
FOR COMMUNITY DEVELOPMENT STAFF USE ONLY					
Date Received:		Application :		Complete <input type="checkbox"/>	Incomplete <input type="checkbox"/>
Received by:					
Method Received:		Mail <input type="checkbox"/>	Hand Delivery <input type="checkbox"/>	Electronic <input type="checkbox"/>	

City of Lawrence CDBG/HOME Programs Grant Application

Revised 8/2016

Organization Name:		Tenants to Homeowners, Inc.			
Mailing Address:		2518 Ridge Court, Suite 103, Lawrence, KS 66046			
Agency Address (if different than above):					
DUNS Number:	829600469				
Contact Name:	Rebecca Buford		Phone:	785-760-2058	
Contact Title:	Executive Director				
Email:	rbufordefird@yahoo.com		Fax:	785-842-7570	
Organization Mission Statement:					
<p>To empower tenants to become homeowners through programs for education, construction and creative financing.</p>					
Proposed Program or Activity Name: CHDO Operating Funds					
Proposed Program Address: 2518 Ridge Court, Suite 103, Lawrence, KS 66046					
Brief summary of Proposed Program or Activity:					
<p>Tenants to Homeowners, Inc. and the Lawrence Community Housing Trust provides home buyer education, stewards 75 current trust homes and manages all resales of these permanently affordable homes. TTH continues to develop new ownership and rental units, reports to all funders, and manages 68 rentals for low-income families, seniors and people with disabilities with a staff of six (5 FTE).</p>					
Funding Requested:		\$ 20,000			
Request is:	15.7	% of project budget and	1.7	% of organization budget	
Which National Objective will be met? (Page 3 above)			Provide for CHDO operating expenses to increase the supply of affordable housing		
Which Local Priority will be met? (Page 8 above)			Support stewardship of permanently affordable housing that only benefits low income households and leverages funds.		
<p>Certification: "I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application."</p>					
Signature: <i>Rebecca Buford</i>				Date: 11/23/16	
Print Name and Title: <i>Rebecca Buford, Executive Director</i>					
FOR COMMUNITY DEVELOPMENT STAFF USE ONLY					
Date Received:	Application :		Complete <input type="checkbox"/>	Incomplete <input type="checkbox"/>	
Received by:					
Method Received:	Mail <input type="checkbox"/>		Hand Delivery <input type="checkbox"/>	Electronic <input type="checkbox"/>	

We have combined the answers for CHDO set-aside project funds (\$50,000) and CHDO set-aside operating funds (\$20,000), as they are interconnected. This allows us to report on all building programs and the way operating funds are critical for the success of all projects. Thank you!

1. What is the situation, problem or opportunity that this grant will address?

The grant will address the continued need for affordable housing in Lawrence at a time when federal funding for affordable housing has been severely cut, yet 37.4% of Lawrence households are "housing cost burdened" (defined as spending more than 30% of monthly income on housing) and 22.9% of Lawrence households experience severe cost burdens, spending more than 50% of monthly income on housing (American Community Survey). The Lawrence Board of Realtors reported a \$211,789 average home sale price for the first half of 2016. With a median household income in Lawrence of \$52,964, most families cannot afford this average home price. The average price of all owner occupied homes sold by Tenants to Homeowners (TTH) in 2015-16 was \$107,881. TTH data shows the average homeowner household earned 64% of median income. Unlike most down payment assistance programs for lower income buyers, through the Lawrence Community Housing Trust Program (LCHT), each subsidy dollar devoted to developing a homeowner unit is permanently locked in, serving many households through multiple resales. TTH had 8 resales in 15-16 using recycled dollars from previous years.

TTH has also used funds to develop permanently affordable rentals. The City of Lawrence 2013-2017 Consolidated Plan, finds 9,900 rental households are cost burdened, with 6200, including 730 elderly households, paying over 50% of monthly income for housing. The Out of Reach study of housing costs estimates the need for affordable, accessible, well-maintained rental housing for low income residents will continue to grow through 2030. At a Fair Market cost of \$835/month for a 2 bedroom apartment, a Lawrence household would need to earn \$16.05/hour for a 40 hour work week (\$2,783/month) in order to avoid being housing cost burdened. The average TTH renter household earns 37% of the median income and 50% of all tenant households have rented from TTH for over 3 years. Funds used for rentals also permanently lower rental costs, ensuring TTH can provide below market rent from one tenant household to the next. Every TTH-built home is visitable and 30% are fully accessible.

2. How will this grant support the mission of this organization?

This grant will directly fund the continued development of affordable, energy-efficient homes and the administration of the Housing Trust that enables them to remain permanently affordable. TTH has a few lots that can be used to develop housing. TTH's goal continues to be building, rehabbing, or reselling at least 10 units annually, as the trust continues to consider investments in infill/rehab projects located throughout Lawrence. In May 2015 TTH addressed the growing need for senior housing by breaking ground on the Cedarwood Senior Cottages (CSC). TTH is currently housing 10 seniors and completing the lease up of the rest of the 14 affordable units that these funds helped create last year. The average income of these senior households is 48% of the area median. A 2010 AARP study found a need for affordable senior rentals will not abate until 2030 and we will continue to look for more project opportunities to build affordable senior housing.

In the 15-16 fiscal year, The LCHT program helped 8 income qualified families become first time homeowners. Since we were building senior rentals, all 8 families became homeowners through the resale of LCHT homes in trust. We had 8 successful resales in 15-16 and the majority of homeowners who sold were able to use their equity to buy in the unrestricted market, proving that this recycled subsidy is a stepping stone to unsubsidized ownership for 79% of LCHT first time buyers. The average price of a trust resale was \$103,908 less than the average

sale price of a house in Lawrence reported by the LBOR in 2016. Community recycled subsidy in trust is working as intended, to guarantee **permanent** affordability with each subsequent sale. This permanent affordability is a priority for the city and is always a top priority for TTH. We anticipate steady resales each year, but the need is great. As the Community Housing Development Organization (CHDO) of the City of Lawrence, TTH would use the required 15% minimum HOME allocation for eligible activities, such as, developing construction of new affordable housing or rehabilitation and providing direct financial assistance to eligible low to moderate income home buyers. Any additional funding above the 15% minimum would allow TTH to provide additional, permanently affordable housing, in trust, at a time when 40% of Lawrence households earn less than \$35,000/year.

As part of LCHT program outreach and administrative stewardship in 15-16, TTH provided community workshops to 64 attendees, community presentations to 979 attendees, and pre-qualification sessions to 24 households. TTH also provided 54 pre-and post-purchase counseling sessions, 80 tenant counseling sessions and at least 10 tenant calls requiring case management each week. So the request for CHDO operating funds supports TTH efforts to provide homebuyer and tenant education to the community, pre-and post-purchase counseling to prospective LCHT buyers, new construction development in low-mod neighborhoods, and stewardship of 75 owner-occupied units currently in trust. TTH's duties include administering the LCHT Program, supporting homeownership with maintenance workshops, newsletters, emergency funds and helping LCHT owners resell their homes to other income-eligible buyers. CHDO operating funds also help TTH staff manage an additional 68 rentals that serve tenants under 80% of MFI, though more than half have disabilities and incomes under 30%. The high rental retention rate requires well trained staff that can provide supportive services and maintain the properties. Rental referrals from community partners include Lawrence-Douglas County Housing Authority, Independence Inc., Catholic Charities, Centro Hispano, Lawrence Community Shelter, Bert Nash, Willow, and Family Promise.

3. How many people will be served by this grant and what percentage are low to moderate income?

TTH currently serves 293 individuals by providing affordable owner-occupied or rental housing. 186 individuals, including 75 children and 8 seniors in 75 families, live in trust homes and 18 trust owners have disabilities. TTH is projecting a minimum of 10 new families will become homeowners next year through a combination of new home sales and resales of current LCHT homes. If CHDO Project funds allow us to create 2 new family houses, then we can serve an additional 8-10 individuals at any given time. Because these homes stay in trust and their subsidy is recycled, the grant will serve many families long after the initial buyers move. To date, LCHT homes have provided housing for 265 individuals in 102 households, including 107 children. All TTH buyers and renters must have incomes under 80% MFI, certified by TTH staff using third-party documentation. The LCHT legal agreement stipulates homeowners can only resell to other low to moderate income households.

TTH also currently serves 107 individuals, 27 of whom are children and 23 of whom are seniors, by providing 68 affordable rental units to these households. The number of units and seniors served grew with the completion of 14 senior townhomes in 2016. Tenants' income is documented at the time of application and annually thereafter at lease renewal.

TTH educates over 500 individuals/year regarding housing retention and the home buying process through workshops, one-on-one pre-qualification sessions, credit counseling, community outreach, and maintenance workshops. 90% of attendees have incomes under 80% MFI, as documented by questionnaires and income verification at pre-qualification sessions. Our LCHT

Program's stewardship capacity has addressed the need for post purchase financial education with maintenance consulting, mandatory maintenance savings plans, emergency loans, tax advocacy and one-on-one education. These LCHT services have allowed all LCHT homes to avoid foreclosure.

During the recession, the need to expand permanent housing opportunities has accentuated our effort to increase affordable rental property, as 58% of all Lawrence households are rentals. Providing prospective buyers the opportunity to transition from substandard housing to safe, affordable rental housing addresses a growing need, while every year, one or more tenants become TTH homeowners. With a growing number of rentals in trust, housing readiness and retention services for current and prospective tenants have increased. Leveraged with an annual United Way grant, 2015-16 CHDO operating funds helped TTH provide 80 families with rental retention counseling, and 14 families with 69 hours of housing mentoring. CHDO operating funds are needed to provide post-occupancy housing services which are critical to achieving housing stability and asset building outcomes.

4. What resources are currently available to dedicate to the project including staff, volunteers, existing funds and community partners?

Personnel include 6 dedicated staff (2 part time) that carry out the TTH mission and have a combined 33 years of housing experience. In 2015-16, forty community volunteers contributed 320 hours of service. TTH works with many community partners including the city's Development Services, which provides technical assistance and fee waivers and lenders Capitol Federal and Truity Credit Union, who provide LCHT mortgages and FHLB grant sponsorship. A TTH development team of Clovis Construction, Grob Engineering, and Barber Emerson, LLC, have worked on the last 5 TTH developments, bringing over 50 years of combined expertise to ensure development projects are of high quality but still cost effective. Board members provide architectural, lending, real estate and legal expertise to the leadership team. TTH consults with Independence, Inc. to ensure accessible housing surpasses standards. Project resources include a current inventory of \$374,684 which includes one home being rehabilitated in Brook Creek, 2 rentals being developed at LaSalle, and one lot for development. TTH currently has \$278,057 in cash and receivables for administrative expenses and project development. The city HOME funding allocation to TTH is crucial in leveraging dollars from other housing funders to create enough funding for future housing development.

5. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success?

The LCHT Program is unique to Lawrence and the state of Kansas. It is the only housing program in the state that guarantees perpetual affordability and ensures that shrinking community resources will continue to create affordable housing in the future. Because these homes serve many families, they must be well built. TTH hires licensed local contractors to assure quality construction and long term durability. Energy Star-rated efficiency is another hallmark of TTH construction, providing additional affordability by substantially reducing utility bills. TTH was the first builder to complete a new Energy Star 3 certified home. TTH will be the first local builder to use smart technology (in CSC housing) as a model for lowering senior living costs in healthcare, transportation and support services. TTH also uniquely focuses on projects that stabilize low-mod neighborhoods, including rehabilitation and infill projects, such as 908 LaSalle, that address blight and vacancy.

TTH has not had one LCHT home go into foreclosure. This is due, in large part, to mandatory homebuyer education and credit counseling, non-predatory fixed rate loans from local

lenders, and post-purchase communication between TTH staff and LCHT owners. Many down payment assistance programs have no communication with buyers once their loans are closed on the private market. Since 1993, the continued collaborative partnerships of HCCI, Capitol Federal, Truity Credit Union, Clovis Construction, Independence Inc., low-mod neighborhood associations, the City Community Development division, and TTH have contributed to the development/acquisition of 421 affordable housing units, with 143 placed in trust since the 2005 founding of the Trust Program. None of these subsidized units have been lost, thanks to administrative funds, like CHDO operating dollars, that build TTH's capacity to steward these housing assets efficiently and serve many households over time.

6. How will success be measured and how will you continue to fund this project once grant funds are expended?

Short term homeownership success is always measured by the number of families who receive education and counseling regarding homeownership, the number of affordable units built, the average median income of families who purchase the homes, an affordable purchase price and utility bills, and the organization's ability to recapture project funds for the next development.

Longer term stewardship will be measured by the number of families who were able to earn equity in their trust homes. 23 of the 29 resales to date (79%) allowed LCHT owners to earn enough equity to buy on the unrestricted market. The other 6 resales allowed families with changing circumstances to avoid foreclosure and move to more affordable rental options or make a positive move without losing equity. We will continue to measure the rate of foreclosure of trust homes (0% to date), and the ability of the organization to support homeowners in maintaining their properties (no subsidized homes in trust have been lost; all still serve income-eligible families). Beyond HOME funding support, TTH's program relies on a \$500,000 revolving project fund built over the last two decades (but decreased recently after leaving equity in CSC), rental cash flow from 68 units, developer fees when TTH builds homes, consulting fees on TTH partnerships, lease and resale fees from 75 trust owners, United Way partner funding, foundation/business support, and private contributions.

7. What is the organization's timeline for achieving the objectives of the grant?

TTH will use CHDO project funds to acquire, develop or start to build during the project year and will use CHDO operating funds to provide housing education and information to at least 500 Lawrence individuals and manage safe rental housing for 68 low-income tenant households throughout the project year.

8. What other sources of funding have been approached and what are their responses?

TTH receives on-going support from the United Way of Douglas County and Central Bank of the Midwest for operating funds. A tax credit partnership with Bethel Senior Housing will also result in operating funding for 2017. Douglas County Community Foundation and US Bank Foundation also provide project grants. TTH will be submitting an application for a Federal Home Loan Bank grant for homeownership units in 2017 (TTH has successfully received 7 FHLB grants). TTH also brings in approximately 25,000 in private contributions from individuals and businesses annually. TTH brought 1 million in leveraged funds to the CSC senior development, so these projects, like all TTH projects, all applicable funding sources will be applied for and all attempts will be made to leverage funds. A good example of this is the current Partnership Housing Project. TTH and Habitat are currently creating 3 housing units using only \$100,000 from the local city Housing Trust Fund by combining this grant with federal NSP funds, Habitat donations, and TTH's purchase of a foreclosed property.

Tenants to Homeowners, Inc.

Program Budget 2017-2018

HOME Application Due 12.1.2016

Expenses

Administrative Expenses	Total	CDBG	Oth Explanation
Accounting	9,425	x	all based on 16 actuals+
Advertising	334	x	
Auto & Mileage	2,110	x	just admin portion
Banking Charges	967	x	
Board Expense	450	x	
Insurance Board & Worker's Cc	7,358	x	
Computer	1,500	x	
Dues and Subscriptions	750	x	
Education/Outreach	500 x		
Fundraising	1,000	x	
Interest	167	x	just admin portion
Legal	1,330	x	just admin portion
Office supply	3,850	x	
Internet	780	x	
Phone	780	x	just admin portion
Printing and Reproductions	1,000	x	
Rent Expense	10,488	x	
Personnel Expense, Admin	69,249 x	x	just admin portion
Postage and Delivery	600	x	
Professional Development	834	x	
Audit & Tax	13,300	x	
Staff Support Expense	334	x	
Total Admin Expenses	127,106		
Project Expenses			
Advertising, Project/Rental	666	x	all based on 16 actual +
Accounting, Project	20,783	x	25 hrs/wk
Auto & Mileage	4,220	x	
LCHT Construct/Rehab Expense	330,000 x	x	est. 3 houses @ 110K
Education/Outreach	1,000	x	
Insurance Prop/WC	39,246	x	
Legal	2,660	x	
License and Training	2,367	x	
Loan Interest	30,211	x	16 rentals with loans
LCHT Maint/Resale Expense	17,125	x	
LaSalle Rental Construction	250,000	x	2 units @ 125K
Real Estate Transaction	15,900	x	est. 5 resales
Rental Repairs/Maintenance	103,030	x	for 68 units
Rental Management Software	4,500	x	
Rental Utility Expense	18,276	x	based on 16 actuals
Personnel Expense, Project	187,181	x	rental manager, maint. and % ED
Program Education/Outreach	5,350	x	
Property Tax Expense	7,000	x	
Total Project Expenses	1,039,515		
Total Organization Budget	1,166,621		



Tenants to Homeowners, Inc.
The Lawrence Community Housing Trust
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842.5494 ♦ FAX 785.842.7570 ♦ lawrencelandtrust@yahoo.com ♦ www.tenants-to-homeowners.org

2016 Officers and Board of Directors

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President – Tim Metz, Central Bank of the Midwest Senior VP, P.O. Box 429 66044; 865-1035; Timothy.Metz@centralbank.net Director since 2015

Vice President - Lloyd Rainge, VP Community Investment, Capitol Federal; 3817 Hill Song Circle, 66049; 270-6135; lrainge@capfed.com Director since 2012

Secretary – Daniel Heptig, Retired; 2711 Freedom Hill Ct., 66046; 843-7285 dheptig@sunflower.com Director since 2010

Treasurer – Amy Newell, Mortgage Loan Officer; Truity Credit Union, 3400 W. 6th St. 66049; (785) 749-6827 (O); amy.newell@truitycu.org Director since 2016

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Dennis Domer, Retired Architecture Professor, University of KS. 393-5117(c), 842-3157; 614 E. 980 Rd., Baldwin 66006; domer@ku.edu Director since 2014

Mike Myers, East Lawrence Representative, Architect at Hernly & Associates; 749-5806; 1312 New Hampshire St 66044; mike@hernly.com Director since 2011

Cindy Pippert, General Dynamics, Community Representative; (785) 841-2018; 1748 E. 800 Rd. 66049; lftymom@sbcglobal.net; Director since 2011.

Linda Troxel, Senior Housing Representative, Retired; 838-3711; 2409 Ridge Ct. 66046; ltroxell@juno.com; Director since 2012

Nicholas Ward, Housing Trust Representative, Artist, 1411 Haskell #2 66046; talentfalcon@gmail.com; (605) 261-4415; Director since 2015

Rita Wilson, Housing Trust Representative, Retired; 706 Frazier, Lawrence, KS 66044; rcwilson@ku.edu, (785)766-5659; Director since 2016



TENANTS TO HOMEOWNERS, INC. 2015 ANNUAL REPORT

Mission:

To empower tenants to become homeowners through programs for education, construction and creative financing.





“Energy efficiency is key to our success. If you save a family \$150 a month in utility bills, you automatically create more affordable housing. After that, the benefit to the environment and the community is a bonus.”

From the Executive Director

2015 added more resales than the previous year and tells a strong story about the importance of permanent affordability. With only 3 new homes sold and 9 resales of homes in trust, twelve new families (13 children) became homeowners with the LCHT Program at a time when the federal funding we have to work with has shrunk by 66%. In our 9 resales, the average sales price was only \$109,483 for homes with an average market value of \$152,746—creating true affordability for eligible households! We are proud to still be able to report that, of our current 75 homes in trust, we still do not have a single foreclosure. The housing trust model works to sustain quality housing and wealth building for hard working families with more modest means while still using shrinking subsidy dollars most efficiently. We worked hard in 2015 to present our work to over 600 people in various presentations, outreach and workshops so that the community can understand the importance of a permanently affordable housing investment in Lawrence.

As federal funding continues to be reduced, TTH continues to meet this challenge with creativity. We proudly broke ground on the Cedarwood Senior Cottages due to our success in applying for over 1,000,000 in grant funds. Because of this project’s innovative approach to senior housing that combines a central location, neighborhood orientation, smart technology and independent townhome design in a senior community, we were awarded several competitive grants as well as local support from the county and city. This collaborative development already has over 50 applicants vying for the 14 units. One of the most exciting aspects of this project is the innovative Smart Technology features that will be provided in the living units. This wireless system along with a set of sensors will allow for safety features that will keep seniors independent longer. These features will include: emergency access, emergency notification to next of kin, verbal access to 911 or emergency vehicles, automatic shut off of stoves, automatic security lighting turned on as seniors enter their units, keyless entry, and technology features that can be added for addressing senior needs as they age in place. For example, as they experience loss of hearing or sight or other mobility impairments, these housing features can make life easier and safer without additional modification of the unit. We will also provide a tele-health kiosk in the community room that will allow residents to take their blood pressure and other vitals and share this information with their healthcare providers. We are working on partnerships that will very likely provide healthcare remotely in the very near future. Allowing seniors to age in place longer and avoid earlier costly moves to assisted living facilities will provide cost savings for everyone.

We are building housing for the future and looking forward to getting our message of the need for stable housing out to more of the community in the coming year. What is most exciting about 2016 is its hope for a continued and growing discussion about the need for affordable housing and local resources to support our work. Participating in the Local Affordable Housing Advisory Board, TTH hopes to continue to work on public policy and grow local funding support to ensure that everyone who works in Lawrence can safely and affordably live and raise their family in Lawrence. Stability for the next generation is what affordable housing is ultimately about, but it also creates economic development, a healthy income diversity and allows for more vibrant neighborhoods. Our economy and community are stronger when they serve people at many income levels and there are many tools that can help foster the development of housing at different price points. We look forward to partnering with developers and public policy makers in our community to ensure that housing is available for all hardworking families at all income levels.

Rebecca Buford, TTH Executive Director



Evidence of the importance of housing for people's lives is overwhelming. According to a 2015 MacArthur Foundation report, providing affordable housing can improve individual health, child well-being, and asset equity.

The Organization In Brief:



From left: Audience at July Affordable Housing Conference. Bluegrass band at the Every Home Can Be A Castle silent auction. Tenant enjoying a landscaped courtyard at our accessible rentals.

Since its certification in 1992 as a Community Housing Development Organization (CHDO), Tenants to Homeowners, Inc. has empowered Lawrence families to gain control of their housing situations by creating affordable housing opportunities through programs for education, construction and creative financing.

TTH provides free public education on mortgage financing, the home buying process, and home maintenance through public workshops and individual counseling. Though TTH's workshops are open to the community, its financing programs serve households with low and moderate incomes, based on annual guidelines from the U.S. Department of Housing and Urban Development (HUD). According to HUD, moderate-income includes those earning less than 80% of the median and low-income includes those making less than 60%, based on household size.

From 1992 to 2005, TTH administered the Homeowners Out of Tenants (HOOT) Program. This program helped 278 low-income families finance their first homes.

In 2005, HOOT was phased out in favor of the more efficient Lawrence Community Housing Trust (LCHT) Program, in which buyers and the LCHT are partners in homeownership. A subsidy reduces the price of the home, while the LCHT retains ownership of the land to control the resale price. A 99-year ground lease gives homeowners use rights to the land for a small monthly fee to the LCHT. In exchange for a lower up-front home cost, the resale price of the home is limited. The ground lease is the legal mechanism that keeps the home affordable to the next buyers. LCHT homeowners benefit from stability, earned equity and a fair return on their investment. The subsidy that is initially invested in a housing trust home is continually recycled. Affordability is maintained in perpetuity, promoting stable owner-occupied neighborhoods that reflect the community's diversity. Lawrence has an opportunity and an incentive to create sustainable long-term housing. Currently, TTH stewards 75 homes in trust and has helped 89 families become homeowners with 15 successful resales. Since 1992, TTH has developed 81 new construction and 61 rehabilitation projects. New homes are Energy Star rated and built by licensed contractors. TTH also manages 53 affordable rental properties for those with extremely low incomes. 30 of these are accessible units and house tenants with disabilities.



Pre-purchase education, budget counseling and ongoing support can make the difference between a successful homeowner and a foreclosure. The Lawrence Community Housing Trust Program has had 0 foreclosures since its inception in 2005... And no, that's not a typo.

Education

First Time Home Buyer Workshops:

TTH workshops demystify the home buying process and the Housing Trust Program. Attendees learn all about credit, budgeting, closing, and home maintenance. These free workshops are held the second Saturday of every odd month from 9:30 am–1:30 pm at the United Way Center. Local lenders, realtors and insurance agents are often invited to present their roles in the process. Workshop attendees receive an information handbook and a completion certificate for a HUD-approved first time buyer education class (required for other federal first time homebuyer programs). In 2015, TTH reached 622 people through workshops and other presentations of the housing program,

LCHT Pre-Qualification and Credit Counseling:

TTH provides prospective homebuyers pre-qualifying credit counseling & post-purchase budget consultation. In these sessions, staff estimate how much home a person can finance, explain LCHT qualifications, analyze credit reports, advise on credit/debt, and suggest ways to improve mortgage loan applications. During post-purchase consultation, staff counsel on finances and advise on home maintenance to ensure successful homeownership. In 2015, TTH provided 203 families with 182 hours of counseling or education. 14 families received 45 hours of housing and financial mentoring.

LCHT Homebuyer Association E-Newsletter:

All households who have purchased a home using HOOT/LCHT financing since January 2000 belong to the LCHT Homebuyer Association. Association members have access to the TTH tool lending library, receive a quarterly e-newsletter with information about routine home maintenance and other community resources that lead to successful homeownership. The Homebuyer Association E-Newsletter is also complimentary to interested prospective buyers and program supporters.

LCHT Homeowner Maintenance Workshops:

Knowing how to do simple home repairs gives people a sense of pride in their home and saves money on costly service calls. In 2011, TTH began holding home maintenance workshops so that LCHT owners can learn repairs from TTH's licensed general contractor and maintenance provider. Jeremi Lewis will once again offer a class in 2016 while sharing a meal with homeowners who are part of the Lawrence Community Housing Trust.

Post-Purchase Counseling and Foreclosure Prevention:

TTH offers post-purchase counseling & outreach to LCHT homeowners. These efforts have resulted in successful foreclosure prevention for several families. To date, no homes in trust have become foreclosed. One out of every 1200 homes were foreclosed in 2015.



Rehabilitation: 61

1997	416 N. Michigan 223 & 227 N. 7 th Street 1133 New York 1316 Summit	1414 Prairie* 1434 Prairie* 1440 Prairie* 335 Elm Street	2000	218 Alabama	2007	1120 Rhode Island* (Historic Property) 1036 New York*	2011	1409 Haskell Ave (3)* 1411 Haskell Ave (4)*
1998	1404 E. 15th St.* 1406 E. 15th St.* 1408 E. 15th St.* 1410 E. 15th St.* 1412 E. 15th St.* 1416 E. 15th St.* 1412 1/2 E. 15th St.* 1416 1/2 E. 15th St.*	218 Alabama 2001 1243 Prospect 442 Forrest	2003	1621 Cadet 1108 Connecticut*	2009	1230 Laura* 2612 Moundview* 1509 W. 25th #1* 1417 Pennsylvania*	Acquisition: 8	
	1425 Prospect* 1429 Prospect* 1412 Prairie*	2004 130 Providence 2006 2825 Fenwick*			2010 3012 Havrone Way* 2226 Yale Rd (4)* 2222 Yale Rd (4)* 2218 Yale Rd (4)* 1401 E. 21st Terr. (4)* 1405 E. 21st Terr. (4)*	2006 305 N. 9th* 1000 E. 25th Terrace* 501 Lancaster Ct*	2007 314 Birch*	2008 1511 Davis Rd*
							2011 2437 Brookside Dr.* 2130 Rhode Island*	

New Construction: 81

1999	1133 Pennsylvania* 216 Alabama*	908 W. 3rd* 910 W. 3rd* 306 Alabama* 302 Alabama*	1118 RI (2)* 1114 Rhode Island* 1110 RI (2)* 1231 Laura* 1233 Laura* 1232 Laura* 1229 Laura*	2524 Ryan Court* 2528 Ryan Court* 2532 Ryan Court* 2552 Ryan Court*
2001	1801 Random Rd 1825 Atherton Ct* 1801 Atherton Ct 1713 Atherton Ct	303 Illinois* 1032 New York*	2011	2014
2002	1808 Atherton Ct* 1812 Atherton Ct* 1820 Atherton Ct 1824 Atherton Ct 1828 Atherton Ct 1832 Atherton Ct	1643 Bullene* 1647 Bullene* 1651 Bullene*	1229 Laura* 2011	818 Elm* 2536 Ryan Court* 2548 Ryan Court* 2540 Ryan Court*
2003	1718 Atherton Ct* 1529 Harper 1538 Harper 1522 Lindenwood 805 Locust	1651 Bullene* 2008 1655 Bullene* 1601 Bullene* 1701 Bullene* 1705 Bullene* 1709 Bullene* 1715 Bullene*	611 Wrigley* 613 Wrigley* 2012	2015
2005	1814 Haskell* 310 Alabama* 307 Illinois* 309 Illinois*	1655 Bullene* 1601 Bullene* 1701 Bullene* 1705 Bullene* 1709 Bullene* 1715 Bullene* 2009 1713 Bullene* 1719 Bullene*	2512 Ryan Court* 2508 Ryan Court* 2516 Ryan Court* 2520 Ryan Court* 2523 Ryan Court* 2527 Ryan Court* 2504 Ryan Court* 822 Elm* 830 Elm*	914 LaSalle* 912 LaSalle* Began CSC Unit 1, 7, 2
2006	1204 Delaware A1* 1204 Delaware A2* 1204 Delaware B* 1204 Delaware C1* 1204 Delaware C2*	1204 Delaware A1* 1204 Delaware A2* 1204 Delaware B* 1204 Delaware C1* 1204 Delaware C2* 2010 1245 New Jersey*	2013 826 Elm* 2505 Ryan Court* 2509 Ryan Court* 2515 Ryan Court* 2519 Ryan Court*	



* indicates a building is "in trust" as permanently affordable rental or homeownership housing.



According to the most recent Census survey 29% of all Lawrence households earn less than \$25,000 per year. 40% of households earn less than \$35,000 per year

Creative Financing

The Lawrence Community Housing Trust (LCHT):

Tenants to Homeowners administers the Lawrence Community Housing Trust (LCHT) Program for households with low and moderate incomes. This program is cooperatively sponsored by the City of Lawrence Development Services, Truist Credit Union, Capitol Federal, and TTH, Inc. The City of Lawrence allocates federal HOME funds to add to a stock of perpetually affordable housing. Approximately \$40,000 of subsidy is invested to reduce the home purchase price for eligible buyers who also receive extensive home-buyer education and budget counseling. Participating lenders provide 30-year fixed interest rate mortgage loans at their best current interest rate and, due to the community subsidy, these loans do not require Private Mortgage Insurance (PMI). Eliminating PMI saves Housing Trust homeowners an additional \$50-\$80 per month. The buyers' down payment requirement is only 5% of their annual gross, compared to 3.5-5% of the value of the home. The Housing Trust pays half of closing costs up to \$1500. Households who make under 80% Median Family Income and qualify for a mortgage with an LCHT-participating lender are eligible for this program. This allows hard working families in Lawrence to own their own home in a market that has appreciated beyond their means.

Catholic Campaign for Human Development (CCHD):

In July, TTH was awarded a third consecutive \$50,000 CCHD community real estate grant to be used as an asset building tool for low income homeowners. Many recent homeowners earned 50% of median income and the grant will be used as extra subsidy for lower income home buyers.

Emergency Maintenance Fund:

Each Housing Trust homeowner invests in their own housing by participating in this savings plan, depositing \$25 a month into their own emergency maintenance account, available when needed. If and when the homeowner sells their home, the remaining balance in their emergency maintenance fund is there to make improvements and repairs to ensure that Housing Trust homes remain high quality, buyer after buyer.

Volunteers & Donations

Although construction and rehabilitation work is done by professionals, TTH uses volunteers for cleanup and exterior painting, allowing the community to invest in itself. Each donation reduces the cost of homes, and because of the affordable resale promise, not one dollar—or hour—is wasted. In 2015, 19 volunteers donated 283 hours of time to service projects, technical upgrades and our auction fund raiser at the Castle Tea Room. TTH also continued the Affordable Legacy Housing Fund initiated at the Douglas County Community Foundation in 2011. This fund allows supporters of permanently affordable housing to make contributions of cash directly to the fund or contribute land to ensure that those holdings will remain affordable in perpetuity. TTH also receives donations from Dillon's Rewards Program and Donor United Way Agency Designations.



The average TTH tenant household earns 29% of median income yet 60% of all tenants have rented from Tenants to Homeowners for at least five years.

Rental Housing



Tenants to Homeowners manages rental properties for households with extremely low incomes and special housing needs. TTH hopes that tenants who are no longer extremely rent burdened can repair credit, reduce debt and possibly move on to homeownership. In 2015, TTH managed 53 units of rental housing that served 108 low-income individuals.

Accessible Housing:

Housing is an especially critical struggle for those who have disabilities as well as very low incomes. In addition to several stand-alone accessible rentals, TTH also manages a project of 20 units of tax credit accessible housing that exclusively serve those with mobility impairments. Rent is especially affordable because it is recalculated annually according to the tenant's income and medical expenses.

Section 8:

Tenants to Homeowners accepts Section 8 vouchers that are allocated to families by the Lawrence-Douglas County Housing Authority. These vouchers help those with the lowest incomes in Lawrence by paying a portion of their rent; allowing them to pay rent based on their incomes. Although all TTH rents are set well below fair-market value, this additional subsidy supports those on truly limited incomes.

Rent to Own:

Many income-eligible families have a clear goal of Housing Trust homeownership, but need a little time to reduce their debt or build credit. TTH staff works with these prospective homebuyers to help them complete the ultimate goal of homeownership. This builds a sense of accomplishment in families, and the incentive of owning a home of their own helps keep people motivated through the hard work it takes to get there. Whether they need to pay off debt, establish credit, write letters to correct credit report errors, and/or save for a down payment, TTH mentors these families. Sometimes, TTH is able to rent to families at an affordable price, giving them an additional boost to help reach their goals. In 2015, one family is renting the home they plan to buy – at an affordable rent, plus monthly escrowed savings to be applied as a down payment when they qualify for homeownership and close on their home.

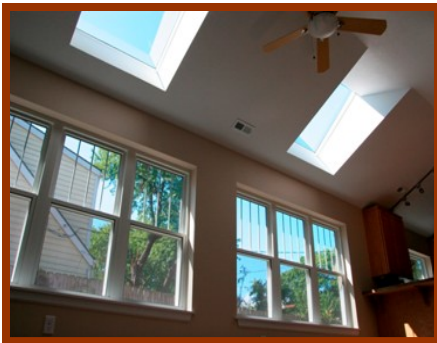


*“Building a dream is like building a home; the foundation must be deep, strong, firm and dependable.”
- Ifeanyi Enoch Onuoha*

Building Standards



Community: Housing Trust homes are built to fit in with the style of the neighborhood. Prior to building, TTH staff contacts the local neighborhood association about upcoming projects, and welcomes feedback from the communities in which the homes are built. In 2011, TTH received an award from the Kansas Preservation Alliance for excellence in accurate historical preservation of a home on 1120 Rhode Island.



Sustainability: Being an Energy Star partner means newly built Housing Trust homes pass rigorous tests by a certified Energy Star auditor. The payoff? Most LCHT homeowners enjoy a total utility cost of \$100 a month or less. In 2011, 2123 Rhode Island was featured in the local Sustainable Homes and Business Tour as an example of energy efficiency in residential new construction.



Accessibility: All TTH-built homes are at least visitable to those with limited mobility, and several fully accessible homes are included in each of TTH's developments. TTH works with preapproved eligible buyers to install custom features for their special housing needs and budgets. This home was specifically tailored for the mobility needs of eligible, pre-approved first time home buyer.



Durability: Because these homes will be affordable in the community for generations, TTH builds them to last. All construction and rehabilitation work is contracted to professionals. For safety, each TTH-built home that does not have a basement includes a tornado safe room. TTH upgrades siding and roof materials to minimize exterior maintenance.



The resale restriction ensures that each home sold by the Housing Trust Program stays permanently affordable. Nothing is wasted. Each dollar of subsidy is recycled over and over to help many families become homeowners.

Supporters of Permanently Affordable Housing

We would like to thank those who continue to support affordable housing on an ongoing basis:

The City of Lawrence Development Services Division

The City of Lawrence Building Safety Division

Barber Emerson, L.C.

Capitol Federal Foundation & Capitol Federal Savings

Catholic Campaign for Human Development

Central Bank of the Midwest

Douglas County Community Foundation

Federal Home Loan Bank of Topeka

Housing and Credit Counseling, Inc.

Kansas Housing Resources Corporation

Truity Credit Union

United Way of Douglas County

2015 Every Home Can Be A Castle silent auction sponsors

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Capitol Federal
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Truity Credit Union
Turformance
www.streetphoto.com

Squire Sponsors:

Deborah McMullen
Stephens Real Estate

Special Thanks:

Castle Tea Room
Steve Dittman: Graphic Design





Each dollar into the Lawrence Community Housing Trust Program is an investment that creates a permanent stock of affordable housing in Lawrence. There are currently 128 housing units in Trust.

Statement of Financial Position December 31, 2015

Assets

Cash assets	515,768
Real Estate Under Development	1,601,671
Fixed Assets/Rental Property	1,751,272
Land held in trust	2,022,365
Notes Receivable	310,551
Prepaid Insurance	30,301
LCHT Accessible Housing Equity	66,640
Other Current Assets	4,221
Accounts Receivable	1,223
Total Assets	\$6,304,012

Liabilities & Net Assets

Security Deposits	28,210
Accounts Payable	(3,670)
Accrued Payroll	7,847
Other Liabilities	9,630
Mortgages	278,266
Restricted Net Assets	2,022,365
<u>Unrestricted Net Assets</u>	<u>3,961,364</u>
Total Liabilities and Net Asset	\$6,304,012

Statement of Activities for the year ended December 31, 2015

Revenues and Other Support

Grants	694,409
Contributions	287,154
<u>Project Income</u>	<u>981,931</u>
Total Revenue	\$1,963,494

Expenditures

Program	908,883
<u>Administrative</u>	<u>239,682</u>
Total Expenditures	\$1,148,565

Change in Net Assets from December 31, 2014— December 31, 2015

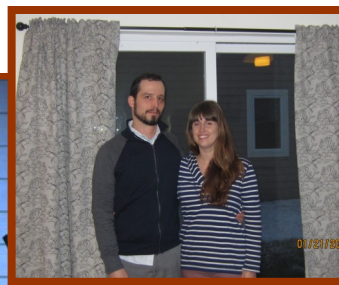
814,929*

*All information based on 2015 financial statements that will be audited by S.S.& C in 2016. Change in net assets represents revenue, land, and rental assets added to trust, including CSC Development.



Affordable Housing Stabilizes Communities: A 2014 MacArthur Foundation study found that children of families spending less than 30% of their income on housing had better grades and higher test scores

In Their Own Words: Housing Trust Homeowners



Meet Shane, Myrna and Family

“I am so grateful for our home. We could not have found something big enough for all of us, but for the first time we were in our own home and could give our kids a great Christmas on our own.”

Meet Stella

“Tenants to Homeowners was an ideal opportunity, especially for a single woman. It was well worth the hard work. I believe I could not have picked out a better floor plan. My home is very spacious, well-built and comfortable. Rebecca was very knowledgeable and helpful throughout the process. I appreciated her patience and genuine interest in my particular circumstances.”

Meet Andrea

“TTH made it possible to get a lot more of a house than anything I could have afforded on the market. When I drive by a house that is in the lower price range and I notice the roof is in bad shape and it is not in good condition, I just smile because I am so thankful for the quality and energy efficiency of my house. I might want a fixer upper someday, but as a first time buyer it puts my mind at ease knowing that I have a quality house that will not require a lot of maintenance.”

Meet Alex, Amber and family

Amber watches kids in a home daycare and says, “having our own place has allowed us to improve our business and give my family the space they need to feel at home.” This four bedroom house on Ryan Court allows all 3 kids to have their own rooms and get away from the family business when they need their own space. Affordable daycare is such a need in our community that this house serves two purposes—providing high quality housing to a hard working family and providing a safe place for in home care of children in our community.



There is a need for a variety of affordable senior housing options. According to an AARP study, 50% of all retired persons, including those with modest pensions, were unable to afford the average cost of housing in their community.

New and Future Developments

Cedarwood Senior Cottages



This design for an active senior living community has evolved from a conversation between TTH and local senior community advocates into a plan to build an affordable, accessible, active senior living community on the vacant lot behind the United Way Center at 25th and Cedarwood. The architect's rendering at left depicts the United Way Center in the back, with the 14 Cedarwood Senior Cottages (CSC) that will be connected only at the

garages. The structure in the middle will serve as a community center.

The community center in the middle of the development, pictured at left, will be surrounded by an oblong walking path that connects to the back porch of each home. Occupants will be able to take strolls in a private walking path to the community center to attend gatherings both small and large, such as group meals, games, crafts and classes. Behind the building, also a short walk from each home, accessible raised community gardens will be available for avid horticulturists.



In 2013, the Douglas County Commission conveyed TTH 2.2 acres of land behind the United Way Center for the purpose of building 14 senior cottages. The local Retiree Attraction and Retention Task Force released a 2012 report that cited the Cedarwood Senior Cottages as an example of an affordable housing option that would meet all the identified needs of local retirees with modest monthly incomes. Groundbreaking occurred in spring 2015, with a planned summer 2016 completion date.

“A Place to Make Your Own” Housing Readiness and Retention Program

As a United Way Community Partner in the area of self sufficiency through affordable housing, Tenants to Homeowners, Inc. (TTH) has extended their low income Lawrence Community Housing Trust homeownership and rental program to include housing self sufficiency services needed to help residents not just obtain better housing, but retain affordable, well-maintained housing through education, counseling and mentoring. As a United Way community program, co-funded with a match by TTH and community business partners, this TTH program is available to affordable housing providers throughout Lawrence. Referral partners include Catholic Charities, Ballard Center, Willow and the Lawrence-Douglas County Housing Authority. 203 families received “A Place to Make Your Own” housing counseling, education or mentoring this year.



Development of the Cedarwood Senior Cottages is underway. This aging in place community for seniors will be completed during the summer of 2016.

Views of Cedarwood Senior Cottages Construction:



August 2015 photo of cottages being framed and insulated on the west side of 2500 Cedarwood, behind the United Way Center.



Exterior finishing of the same framed cottages on the 2500 Cedarwood.



*“ We shape our dwellings and afterwards, our dwellings shape us.”
- Winston Churchill*

TTH, Inc. Statistics 2015:

4 new homes were sold at an average subsidy of **\$36,875** per home.

9 homes with an average market value of **\$152,120** were resold to new homeowners for an average restricted resale price of **\$109,483**.

33 pre-qualifying education sessions were held. **622** people attended **31** workshops and presentations. **105** tenants lived in safe, affordable, well maintained rentals.

19 volunteers donated over **283** hours. **\$1,230,000** in grant funding and donations were acquired to subsidize the senior housing project at Cedarwood scheduled to break ground in 2015.

TTH, Inc. Staff 2015

Rebecca Buford.....Executive Director
Chassidy Bryan.....Rental Manager
Robert Baker...Resource Development
Jeremi Lewis.....Contractor & Maintenance Manager
A'sha Pruitt....Bookkeeper

TTH Board of Directors 2015

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