City of Lawrence CDBG/HOME Programs
Grant Application

Revised 12/2020

| 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 |
| Website:                       | tenants-to-homeowners.org |
| Organization Mission Statement:| Building Family Stability Through Affordable Housing |

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 buyi

Funding Requested: $ 150,000

Request is: 0.078% of project budget and 0.050% 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) Housing stewardship for low-mod families

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: [Signature] Date: 02/10/23
Print Name and Title: Rebecca Buford, Executive Director

FOR COMMUNITY DEVELOPMENT STAFF USE ONLY

Date Received: Application: Complete [ ] Incomplete [ ]

Received by:
Method Received: Mail [ ] Hand Delivery [ ] Electronic [ ]
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Building Family Stability Through Affordable Housing

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:

TTH develops affordable rental and ownership housing that is sold in trust and stewarded buyer after buy

Funding Requested: $25,000

Request is: 0.024 % of project budget and 0.008 % 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) 
Housing stewardship for low-mod families

Certification:
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Print Name and Title: Rebecca Buford, Executive Director

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Re: CHDO TTH HOME project application 2021

Dear Affordable Housing Advisory Board,

Due to HUD timeline triggers and protocols for environmental review, TTH has intentionally left out site-specific addresses or mention of exact development scale within the HOME grant application. The listing of these details would trigger project countdowns, environmental reviews, and additional work for City staff.

In the interest of efficiency and to serve the greatest number of people well, TTH has remained specific about the number of units and buildable sites, but we do not mention the addresses, size, or scope of individual units. Mentioning the scale or address of a unit removes any future flexibility in meeting the specific needs of qualified buyers or considerations of neighborhood impact.

We are bringing this to the Affordable Housing Advisory Board’s attention to communicate that these omissions are an intentional action.

It is our hope that the Affordable Housing Advisory Board does not penalize our submitted application for this lack of site-specific information. Citing our administrative capacity here in Lawrence, it makes sense not to trigger HUD compliance protocols too early in the process. This intentional omission permits us the flexibility to meet the affordable housing needs of Lawrence families most effectively.

Thank you for your consideration,
Tenants to Homeowners
02/10/23
We have combined the answers for CHDO set-aside project funds (15% est. $75,000), CHDO set-aside operating funds (5% est. $25,000), and First Time Homebuyer funds ($75,000) as they are interconnected. This allows us to report on all building programs, Homebuyer funds, 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?

In response to Lawrence’s Consolidated Plan and measures of success for Step Up to Better Housing, this grant will address the continued need for transitional and permanent affordable housing. In addition, TTH has formed innovative and collaborative partnerships and worked to develop new programs and policies to provide opportunities that will lift low-mod income individuals out of precarious housing and into economic and housing security. In 2016 37.4% of Lawrence households were “housing cost burdened” (defined as spending more than 30% of monthly income on housing) and 22.9% of Lawrence households spent more than 50% of monthly income on housing (American Community Survey, 2016). Since then, the fallout produced by the COVID-19 pandemic has increased the gap between earned wages and cost of housing. The Lawrence Board of Realtors reported a 2022 average home sale price of $328,136 —up 24.7% from 2020. With a median household income in Lawrence of $99,100 and almost 40% of the population making under $35,000 per year, most families cannot afford this average price. Although they exist, lower priced homes often need $30,000 - $50,000 worth of work to be habitable: an unrealistic option for most families. TTH currently stewards 99 ownership homes in the Lawrence Community Housing Trust Program (LCHT). The average price of the 11 LCHT homes sold in 2022 was $140,700 but they were worth an average of $187,931. Data shows the average LCHT homeowner household earned 62.6% of median income. Unlike most down payment assistance programs for lower income buyers, each subsidy dollar in the LCHT program is permanently locked in, serving many households through multiple resales. With masks on, In 2022 TTH completed 11 real estate transactions, making 27 people new homeowners and adding seven new homes to trust. LCHT homes—including two brand new (one with a solar panel) —were purchased for $187,436 below the average sale
price in Lawrence. Federal HOME subsidy is what we use to add permanent housing supply to the trust.

TTH has also used funds to develop permanently affordable rentals. The 2018 BBC Housing Market Analysis for Lawrence finds 5200 rental households are unable to pay rent or are cost burdened, with an additional 3450 units being renters with units in poor condition or needing accessibility upgrades. This is all in addition to the 500 owners reporting units in poor condition and the 700 Lawrencians experiencing homelessness. The Out of Reach study estimates the need for affordable, well-maintained rental housing will continue to grow through 2030. At a 2022 fair market cost of $1,026/month for a two-bedroom apartment, a Lawrence household needs to work full time earning $19.73/hour to avoid being housing cost burdened. TTH manages 135 rentals for very low-income households that make much less than this amount. The average TTH renter earns only 38% AMI and 56% of our renter households have a disability. All TTH rentals serve very low-income families, but more than half of the units uniquely house special populations. These include 10 units that serve survivors of domestic violence, 20 accessible units for those with physical disabilities, 38 community units for seniors, 3 units for those aging out of foster care, and 17 units for households needing additional support to remain successfully housed. CHDO operating funds help us provide these vital supportive services to shelter those that need it most. Supportive service partnerships are critical and operating funds allow us to join efforts with other amazing organizations to create supportive service housing supply with supportive services.

2. How will the program or activity address one of the outcome areas identified in the City’s Strategic Plan?

Access to safe affordable housing allows for increased stability, diminishes equity barriers, and ensures low-moderate income households are not cost-burdened. With HOME funds, TTH will directly increase the supply of safe and affordable housing opportunities in different neighborhoods throughout Lawrence. As outlined in the City of Lawrence Strategic Plan, access to safe and affordable housing is a hallmark of Strong
and Welcoming Neighborhoods. With the acquisition 10 new sites HOME funds will allow for development of affordable housing in scattered sites.

Community Prosperity and Economic Security are intertwined with the provision of and access to affordable housing. On average, Lawrence Households spend 35.5% of their monthly income on Housing (2021 Kansas Statewide Housing Needs Assessment). 30% is the maximum recommended percentage for economic health. Lawrence is a cost-burdened community. First time homebuyer funds provide low-moderate income households the only opportunity for affordable homeownership. When partnered with the cost savings and housing security afforded through the Lawrence Community Land Trust, low-moderate income residents are set on a path to self-sustainability and wealth building, ultimately leading to prosperity and economic security. With 54 successful resales since 2005, 91% of LCHT owners were able to build enough equity to move on to the unrestricted market after they sold their TTH home.

3. How will the program or activity address priority needs outlined in the Consolidated Plan?
HOME funded activities administered by TTH directly align with the Step Up to Better Housing strategy components as outlined in the City of Lawrence 2018-2022 Consolidated Plan. As a Community Land Trust, TTH is focused on the development, acquisition, and rehabilitation of permanently affordable ownership and rental housing for the purpose of increasing access to permanently affordable housing that directly serves income-qualified residents of Lawrence. CHDO Set-Aside funds allow for development of new permanent housing supply that can be sold in trust. All activities increase access to permanently affordable housing. CHDO operating supports the development work it takes to create affordable units without adding development fees that increase prices to buyers.

TTH’s housing programs including Helping Hammer Senior Home Repair, Affordable Rental Management (ARM), Rental and Supportive Service Housing, and the LCHT Homebuyer Program, all serve to promote residential stability, increase life skills,
enhance self-determination for individuals, and ultimately maintain and improve upon the vitality of neighborhoods.

4. How will this grant support the mission of your organization?

This grant will directly fund the continued development of permanently affordable, energy-efficient homes, the administration of the Housing Trust, and TTH’s permanently affordable rentals. Through operating support, this grant will also help TTH expand its mission of “Building Stability for Families and Community through Affordable Housing” by providing for the administration of programs like ARM and Helping Hammer Senior Home Repair. These programs steward the livability of housing stock and add to affordable supply.

TTH currently has 10 sites ready for development and acquisition potential of another 3 sites. The only limitation on creating a possible 300 units of affordable housing, is the subsidy to build it and make it initially affordable. The Center for Economic Development and Business Research provides population projections for Douglas County through 2064. Over the next 50 years, the County is projected to have over 200,000 residents—an annual average growth rate of 1.2%. In this growth, all age cohorts are projected to have slow or steady growth, except for seniors. Residents aged 65 and older will become the second largest cohort. As the city’s housing stock and its population ages, accessible housing demand and maintenance needs will increase. Supply of affordable, durable senior and supportive service housing units is also greatly needed. TTH is constructing small, affordable homes as a direct response to these growing community needs, while also expanding our mission to ensure that seniors and those experiencing housing insecurity can thrive.

With Lawrence’s senior population soon to be the 2nd largest demographic, measures must be put into place to ensure responsible infrastructure and applicable services. In 2019, Tenants to Homeowners established Helping Hammer Senior Home Repair (HH). Through HH, TTH is working together with the Senior Resource Center, and Habitat for Humanity to ensure that the full spectrum of senior home repair needs is being met.
In 2022, Helping Hammer served 31 senior households by providing sliding-scale home maintenance and general repairs to low-income seniors. By working in partnership with SRC, HH ensures that seniors of all income levels have access to necessary repairs without a duplication of services.

In addition to HH’s repair and maintenance of low-income senior households, TTH is helping to stabilize the existing rental infrastructure by creating partnerships in public/private rental housing. In 2020, TTH introduced Affordable Rental Management (ARM) as a direct response to the many existing private ownership properties that remain vacant or underutilized in our community. Through relationships with private owners, these underutilized properties are being brought into affordability as rental units to be managed by TTH. An average ARM property requires $5,000 in repairs/bedroom to be brought up to code and TTH standards. In exchange for these repairs, owners agree to a five-year contract for affordable rental management with TTH. On average, ARM properties are leased at $300 below Fair Market Rent, generating an estimated $18,000 in direct savings for low-income tenants over the five-year guaranteed period of affordability. This amount is further leveraged (4.6:1) by $5000 of in-kind labor and materials donation per program property. Through the combined efforts of ARM and Helping Hammer, TTH brought 48 units into affordability in 21-22 and improved their condition. ARPA funds allowed TTH to purchase 16 of these improved properties as permanent affordable rentals. The 2018 BBC report’s dashboard defines “bringing 35 apartments and households into good standing annually” as one of its goals for 2020-2023.

CHDO Operating Funds also help TTH meet its mission of providing stability for families through safe, affordable rental housing. In May of 2019, TTH embarked on a new partnership with KU Endowment and Willow to provide supportive service housing for survivors of domestic violence. These 10 units provide case management from Willow & TTH and serve to move survivors from circumstances of domestic violence to safe, permanent housing. Rents range from $250/mo. to 30% of their monthly gross, more affordable than anything on the market. 17 Additional supportive units have been added through 2022. Supportive service units have safely housed 50 individuals.
including 16 adults and 12 children through our housing first program, 14 survivors of domestic violence and 4 young adults aging out of foster care through our partnership with Willow, and 8 children. All Adult individuals partaking in our supportive service programs receive education on independent living skills.

Funding streams such as CHDO operating, allow us to create community partnerships and more deeply subsidize projects for those who need supportive services and affordability to stay housed. Our ability to do the extra work for supportive service housing is determined by operating funds that allow us to build these programs and learn what type of sustainable funding they will require moving forward.

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

In 22, the LCHT program helped 27 income-qualified individuals become first-time homeowners through 11 real-estate transactions including 4 successful resales, 5 acquisition, and 2 new construction sales. TTH has added an average of nine new homeowners through resales or additional development annually. Currently we have 23 households on our homebuyer waiting list. We have 23 units in the building pipeline in Lawrence and Baldwin that will be added in 2023-25. This includes 13 new construction units at Harper and Michigan which have already gone through the environmental and archaeological review processes. These sites are shovel ready. All LCHT sellers last year were able to use their equity to buy in the unrestricted market and move beyond the need for subsidy. TTH’s total initial affordable subsidy put in when a unit was placed in trust is 4.186 million, but current appraisal values estimate the subsidy locked in to be worth well over 8 million. Based on the LCHT resale formula, this subsidy grows on an annual basis following the increase in property values. 75% of the increase in market appreciation rolls back into the affordability subsidy, and exponentially increasing the community subsidy in affordable entry level housing for each subsequent buyer. Investment in the housing trust makes homes relatively more affordable over time without requiring additional funds. As the Community Housing Development Organization (CHDO) of the City of Lawrence, TTH would use the required 15%
minimum HOME project allocation to develop new permanently affordable housing on buildable lots and to provide direct financial assistance to eligible low-mod income buyers. Any additional unit put in trust through these subsidies initially serves 1-5 people depending on size. But this subsidy is permanent, so when people move, on average, every 5 years, each additional unit serves 10-50 people over the next 50 years. Trust homes are currently housing 228 individuals and have allowed 154 individuals to build wealth and move on to the unrestricted market after 54 successful resales.

CHDO Operating funds also support LCHT program outreach and administrative stewardship. TTH provided 45 pre-qualification sessions for income-qualified potential homebuyers and hosted five community workshops at the public library to 77 interested buyers. The request for CHDO operating funds supports TTH’s efforts to provide homebuyer and tenant education to the community, pre-and post-purchase counseling to LCHT buyers, new construction development in low-mod neighborhoods, and stewardship of all units in trust. The supported 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 135 rentals. The high rental retention rate requires well-trained staff that can provide supportive services and maintain the properties. We work in partnership with the Lawrence-Douglas County Housing Authority, Douglas County, Independence Inc., Lawrence Community Shelter, Bert Nash, the Willow, O’Connell Children’s Shelter, and Family Promise to place precariously housed people in permanent housing without duplicating services. In 2023, operating funds will help provide six homebuyer workshops in cooperation with Habitat, and the Lawrence Public Library.

*TTT currently serves 424 people by providing affordable housing.* CHDO Operating Funds help us to continue to house these people. 228 people in 99 families—including 110 children and 20 seniors—live in owner-occupied trust homes. *TTT is projecting 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 2-4
new family houses, then we can serve an additional 2-20 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. All TTH clients must have incomes under 80% AMI, certified by third-party documentation. The LCHT ground lease stipulates owners can only resell trust homes to income-eligible households. 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 support. In 22, LCHT owners used $27,500 in program savings to maintain their houses. LCHT services have prevented all foreclosures.

TTH currently provides rental housing to 196 people—including 42 children and 70 seniors—by managing 134 affordable rental units. Tenants’ incomes are documented at the time of application and annually thereafter, at lease renewal. All tenants must be under 80% AMI, and half of the units require lower targeted incomes and provide wrap around services in housing for survivors of domestic violence, seniors, those transitioning from houselessness, and young adults aging out of foster care.

Providing prospective buyers the opportunity to transition from substandard housing to safe, affordable rental housing addresses a growing need. With a growing number of rentals in trust, housing readiness and retention services for current and prospective tenants have increased. Leveraged with United Way and DCCF grants, as well as local rental assistance, CHDO operating funds helped TTH provide retention interventions for 50 households to keep families housed and out of the shelter cycle in 2022. A permanent fulltime staff person was hired in May of 2022. With over 25 years of case management and supportive service our Housing Care Coordinator is committed to providing supports to keep people housed. CHDO operating funds are needed to provide post-occupancy housing services that are critical to achieving housing stability and asset building outcomes. Spending on housing retention up front, by building the CHDOs retention supports, saves the community thousands of service dollars in the long run. We expect to grow our supportive services in 2023, and unrestricted operating funds help us pay for administration where other direct service and building grants
6. What resources are currently available to dedicate to the program or activity including staff, volunteers, existing funds, and community partners?

Personnel include 10 dedicated staff who carry out the TTH mission and have a combined 100+ years of housing experience. TTH works with many community partners including City Development Services, who provide technical assistance and funding administration; lenders Capitol Federal, Truity Credit Union, and Mid-America Bank, who provide LCHT mortgages and FHLB grant sponsorship; and other not-for-profit entities that partner to develop quality housing. A TTH development team of Rebecca Buford (ED), Nicholas Ward (Assistant Director), Jeremi Lewis (in-house General Contractor), and professional architects, engineers, and subcontractors have developed and acquired over 228 TTH houses in 14 developments, bringing many years of combined expertise to ensure development projects are of highest quality yet still cost effective. Board members provide architectural, lending, real estate and legal expertise to the leadership team. TTH has been a partner or consulted on five additional Low-Income Housing Tax Credit Projects and manages one as the not-for-profit owner. TTH works with Independence, Inc. to ensure accessible housing surpasses standards. TTH partners with Willow and Family Promise, and O’Connel Children’s Shelter to ensure supportive housing services for families in transition are effective.

Project resources include a current inventory of $2,737,198, including four soon to be available permanently affordable homes and 10 buildable sites. TTH currently has $1,443,000 in cash and receivables for administrative expenses and project development, although 1 million of that is allocated for acquisition of additional sites. The city HOME funding allocation to TTH is crucial in leveraging dollars from other housing funders to develop housing. TTH has begun development of six buildable sites at Michigan 6, and six additional sites on Harper that can utilize HOME funds. TTH currently holds another 8 sites for development (this includes numerous lots and over 15 acres of development ready land). TTH has an unprecedented number of projects in the pipeline that can easily utilize the requested $150,000 of CHDO Project funds (and
much more if available). TTH is applying for other available funds including state HOME funds. Local HOME funds are required to leverage these allocations.

7. 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. It is the only housing program that guarantees perpetual affordability of permanent housing 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 and recently, the inclusion of solar energy are hallmarks of TTH construction, providing additional affordability by substantially reducing utility bills.

TTH took the lead on increased residential density for small footprint houses using the Affordable Housing Density Bonus. In 2021, with the help of HOME funds, TTH built its first smaller home with a solar panel at 1443 Prairie while utilizing the City of Lawrence Density Bonus. TTH has continued this model at several Beatnik Court units by leveraging environmental grants. 1443 Prairie scored the most efficient HERS score in the city (26) and is providing ownership and utilities for more than $300 less than the Fair Market Rent for a two-bedroom apartment. The development at Beatnik Court maximizes affordability and efficiency by developing on 3,000 + square foot lots. TTH also uniquely focuses on projects that stabilize low-mod neighborhoods through neighborhood revitalization, including rehabilitation and infill projects that address perceived blight, underutilization, and vacancy, such as the HTF funded ARM projects and infill developments on Maple, LaSalle, East 13th, Clayton Ave., 25th Street, and 15th Street.

TTH is proud to have worked with the Lawrence Planning Department to draft a City Affordable Density Bonus Ordinance for the development of permanently affordable housing. This collaborative approach to effective governance and professional administration led to approval of the ordinance in 2019 and its first use in 2021. The Affordable Housing Density Bonus allows for the construction of 2 permanently affordable homes on single family lots: in effect, reducing the development cost of each
new affordable home by $25,000-$40,000. The ability to construct two permanently affordable homes on a single lot meets many of Lawrence’s 7 Critical Success Factors including that it promotes safe, healthy, and welcoming neighborhoods through collaborative solutions including innovative infrastructure and asset management. We hope to make further use of the Bonus in 2023. Our process for constructing affordable homes has been fine-tuned over a tenure of 31 years promoting sound fiscal stewardship and a Commitment to Core Services.

TTH stewards all projects for permanent affordability. 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 the TTH Homebuyer Program Manager and LCHT owners. Many down payment assistance programs have no communication with buyers once their loans are closed. Since 1993, the continued collaborative partnerships of Capitol Federal Savings, Truity Credit Union, Mid-America Bank, Independence Inc., low-mod neighborhood associations, the City of Lawrence, LDCHA, Habitat, Family Promise, Douglas County, and TTH have contributed to the development/acquisition of over 450 different affordable ownership and rental housing units, with 234 placed in trust since the 2005 founding. 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. Providing both rental and ownership housing has taught TTH staff how to build housing, educate families, and provide services across the whole spectrum of affordable housing that puts us in a unique position to understand local housing needs. This has led to recent exciting partnerships with Douglas County, LDCHA, Senior Resource Center, Habitat for Humanity, Willow, Family Promise, O’Connel Children’s Shelter, DCCCA and others who are teaching us how to serve those with very specific housing needs. TTH is determined to continue expanding its partnerships to ensure housing developments have the supportive services that are necessary to make them successful. In 2023, partnerships with KU architecture students (under the leadership of Chad Kraus), Peaslee Technical Institute, and Limestone Community School will add to our housing collaborations to increase housing supply.
8. How will success be measured and how will you continue to fund this project once grant funds are expended? 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 grow appreciating project funds for the next development. Short term rental success is measured by how many precariously housed families are moved into permanent housing, how long they remain in stable permanent housing, and how that stability allows them to move from surviving to thriving. Longer-term stewardship will be measured by the number of families who were able to earn equity in their trust homes or assets built during rental stability. To date, 91% were able to earn enough to move into the unrestricted market. The other 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 in trust homes (0%) and the ability of the organization to support homeowners in maintaining their properties--no subsidized homes in trust have been lost in over 17 years; all still serve income-eligible families.

Rental success is similarly measured by stability in months, with over 55% of our tenants maintaining their housing for over 3 years. With the expansion of 57 rental units since 2021, including more supportive service units, our ability to maintain housing for many of these groups for over a year is extraordinary.

Beyond HOME funding, TTH’s program relies on a $500,000 revolving project fund, rental cash flow, developer fees when TTH builds homes, consulting fees on LCHT partnerships, lease and resale fees from trust owners, United Way Partner funding, Douglas County operating funds, Douglas County Community Foundation grants, Housing Trust Fund grants, foundation/business support, and private contributions. TTH program income covers over 70% of its operating costs, but CHDO Operating is still needed to support case management that helps us serve the lowest incomes and long-term stewardship of housing stock to serve new buyers. CHDO Project and Homebuyer Funding supports additional direct subsidy to increase permanently affordable supply.
9. What is the organization’s timeline for achieving the objectives of the grant?

TTH will use CHDO project and homebuyer funds to acquire, develop, and build as much as HUD development processes will allow to add to trust during the project year. Operating funds will be especially helpful in 2023 to continue support and stewardship of the deeply subsidized rental for those with complex housing needs.

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

TTH receives on-going support from Douglas County, Mid-America Bank and US Bank for operating funds. Program income covers 70% of operating costs. TTH annually requests from the Housing Trust Fund, Home Depot Foundation, US Bank Foundation, Sunderland Foundation, Capitol Federal Foundation, Federal Home Loan Bank, DCCF, and others to add to funds for individual projects in any given year. TTH annually brings in approximately $150,000 in private contributions from individuals and local businesses. In 2022, TTH hosted its first annual event since the beginning of the COVID-19 pandemic. This year we included an Affordable Housing Fun Run as well as an open house for one of our newly completed Beatnik Court units. The Fundraiser event hosted over 100 attendees and raised $29,000 for the organization. We hope to grow this unique event each year. One-time ARPA funds allowed TTH to purchase land in 2022. TTH will request additional funds needed to develop the current 300-unit pipeline of potential housing units that can be developed on this land.

In 2023, TTH is collaborating with several organizations and land holding faith-based organizations to creatively bring more housing opportunities to our Lawrence community.
Tenants to Homeowners. Inc.  
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**W Phone:** 785.843.6800  
**Cell:** 316.461.3335  
**Email:** onlyonehook@gmail.com  
**Home:** 1316 E15th St, Lawrence, KS 66044

**Selene Zepeda**, Director since 2021  
**Work:** US Bank  
**Work Address:** 900 Massachusetts, Lawrence, KS 66044  
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**Email:** selene.zepedaortiz@usbank.com  
**Cell:** 316.258.6679  
**Home Address:** 1305 E 21st Terr, Lawrence, KS 66046
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Phone: 785.864.4129
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Cell: 785.393.6183
Home Address: 1601 High Drive, Lawrence, KS 66045

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Phone: 785.785.2400
Email: erinismaigaard@gmail.com
Cell: 785.764.5496
Home Address: 809 Westgate Pl., Lawrence, KS 66049

Tricia Spencer, Director since 2023
Work: Professional Musician/Artist
Work Address: 313 E 15th Place, Lawrence, KS 66044
Phone: 785.550.4400
Email: lawrencefiddler@gmail.com
Cell: 785.550.4400
Home Address: 313 E 15th Place, Lawrence, KS 66044

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Work: Kansas Children’s Service League (PLSP)
Work Address: 3545 SW 5th St., Lawrence, KS 66605
Phone: 785.608.3630
Email: rockchalkmimi@gmail.com
Cell: 785.608.3630
Home Address: 5105 Congressional Pl., Lawrence, KS 66049

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lawrencefiddler@gmail.com
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erinismaigaard@gmail.com
2023 TTH Committee members and their charges/goals

1. **Executive Committee**—Comprised of the 4 board chairs—president, vice president, treasurer and secretary. Lloyd, Ashley, Amy C., and Suzanne.
   **Charge**—The charge of the Executive Committee is to manage human resource procedures where there is a conflict of interest for the Executive Director and complete the annual review of the ED. The Executive Committee will also be called on an ad hoc basis to address any staff or customer grievance that requires board input.
   **2023 Goal**—Set by committee annually.

2. **Finance Committee**—Comprised of treasurer and 2-3 additional board members. Amy C., Chelsea B., Lloyd and Ashley.
   **Charge**—The Finance Committee conference calls with the Executive Director and Finance Manager monthly to review financial statements, variance reports and any other financial matter that requires board input. The Finance Committee will review fiscal policies and ensure a yearly audit is completed and reported to the full board.
   **2023 Goal**—Create reserve goals and financial management strategies.

3. **Outreach Committee**—Comprised of 3-6 board members. Emily Blevins, Selene Zepeda, Erin Maigaard, Tricia Spencer, Angela Winn, Amy Ousdahl and staffed by Nicholas and Pat.
   **Charge**—The Outreach Committee’s charge is to assist staff with outreach and marketing of programs throughout the year and organize one or more outreach events, including a signature annual event (Battle of the Builders).
   **2023 Goal**—Celebrate and Showcase TTH Achievements through outreach events.

4. **Housing Committee**—Comprised of 3-6 board members. Mike Myers, Suzanne Kerich, Marie-Alice L’Heureux, Chad Kraus, and staffed by Rebecca and Jeremi Lewis.
   **Charge**—The housing committee’s charge will be to review plans and address design and building choices posed by projects. The committee will review asset management.
   **2023 Goal**—Review small house plans and investigate best practices for small house design, small house development and cost saving building materials and strategy and work with KU Studios and Peaslee Tech Builds.
2019-2020 ANNUAL REPORT
BUILDING FAMILY STABILITY THROUGH AFFORDABLE HOUSING
BOARD OF DIRECTORS and STAFF

President
Lloyd Rainge, Director since 2012
VP Community Investment, Capitol Federal

Vice President
Ashley Zeller, Director since 2020
Bank Midwest

Treasurer
Amy Cleavinger, Director since 2016
Former lender and title agent

Secretary
Suzanne Kerich, Director since 2017
KU Facility Manager

Mike Myers, Director since 2011
Architect at Hernly & Associates

Linda Troxel, Director since 2012
Senior Housing Representative

Chelsea Benoit, Director since 2018
First Management

Raven Harper, Director since 2021
Prairie Moon Waldorf

Eric Degenhardt, Director since 2019
Federal Home Loan Bank Topeka

Emily Blevins, Director since 2019
Truity Credit Union

Rachel Royer, Director since 2019
Kaw Valley Bank

Eric Jay, Director since 2019
Architect & Owner, Struct/Restruct

Selene Zepeda, Director since 2021
US Bank

STAFF

Executive Director
Rebecca Buford

Program Compliance & Client Services Manager
Chassidy Bryan

Program Innovation and Community Collaboration Manager
Nicholas Ward

Rental Manager
Liza Pehrson

Finance Manager
Whitney Valasquez

Administrative Manager
Pat Payne

Homebuyer Program Manager
Jasmine Bates

General Contractor & Rental Maintenance Manager
Jeremi Lewis

Rental Maintenance Assistant
Dylan Swain
ADDRESSING THE NEED

In 2019, we focused on partnerships to meet the needs of the 5,000 Lawrence families whom the 2018 Lawrence Market Analysis identified as lacking appropriate affordable homes. Collaboration with The Willow has allowed us to provide housing with services for 31 survivors of domestic violence since the Maine homes and Restoration House’s inception. With the city’s help, Phoenix House was acquired to serve boys aging out of foster care. Three new rental houses were built with self-funded vouchers to prevent homelessness. We partnered with the Senior Service Center to provide the Helping Hammer Senior Home Repair Program that helped 35 senior households stay safe in their homes.

Then the pandemic hit, and the community became acutely aware of how critical stable housing was to our very existence. Homes became the only place to stay safe, learn, and work. With public shutdowns, those who had inadequate housing before the pandemic, struggled even more.

The economic consequences of COVID-19 meant that many were likely to become homeless. Preventing this tsunami became the focus for TTH. In partnership with Family Promise, we cooperatively developed the Housing Stabilization Collaborative (HSC) in April. Receiving pilot funding from Douglas County Community Foundation, we allocated rental assistance to those who could not pay. This helped tenants and landlords equally.

HSC was then proven effective and received one million in fall county CARES funding to help 497 households stay housed through the worst of the pandemic.

HSC continues to grow and serve our community post-pandemic. The fact that affordable housing creates community stability has never been as underscored as it was in 2020! TTH is leading an acquisition team to increase affordable housing supply with recovery funding. With Affordable Rental Management (ARM) and other acquisition strategies, TTH is expanding to serve those who need supports to stay housed. Recovery in 2021 and beyond is creating new resources that will be transformational; allowing TTH to increase opportunities for stable housing in partnership like never before.

Rebecca Buford, Executive Director
AFFORDABLE HOUSING

SMART DENSITY MAKES SENSE TO ME

WITH DENSITY BONUS
140k total cost per home (house + land)
Total subsidy per family served = 35k
FINAL HOME PRICE = 105k

WITHOUT DENSITY BONUS
165k total cost per home (house + land)
Total subsidy per family served = 35k
FINAL HOME PRICE = 130k

The Affordable Housing Density Bonus is Lawrence’s first City policy supporting affordable housing. With land and home prices on the rise, the newly codified bonus allows permanently affordable housing developers to build two small homes on a single lot with the stipulation that the homes remain permanently affordable and that units meet all parking, setback, and zoning requirements.

The Density Bonus became city code after 2 years of collaboration between Lawrence City Planning and Tenants to Homeowners. Adoption of the Density Bonus aligns directly with the 2018 BBC Research and Analysis Housing Study which proposes smaller-scale homes and relaxation of zoning restrictions for non-profit developers of affordable housing.
When Neighbors Disagree

The Affordable Housing Density Bonus is in direct benefit and support of affordable housing in our community, but it did receive opposition from a contingent of publicly vocal, concerned residents.

When conflict does arise, TTH’s response and method of conduct is first to fulfill our mission of “building family stability through affordable housing,” and second, to foster open dialogue and a culture of transparency. We do this by publicly sharing our intentions, plans and methods, and by initiating and facilitating conversations with residents or associations who have expressed concerns.

TTH has and will continue to address conflict and steward community relationships in this manner of civility. We do so with the understanding that while this model of engagement does not always yield a consensus between interested parties, it does provide for a culture of transparency, understanding, and equitable access to constructive community dialogue.
COLLABORATION
TTH continues to develop partnerships with local vendors, financial institutions, support agencies, community members, and city leaders. Each year we work to strengthen these bonds through our programs, construction projects, public events, and volunteer opportunities.

POLICY
TTH works closely with city leaders to improve and develop new policies for affordable housing. In 2019, TTH collaborated with Lawrence City Planning to draft and pass the Affordable Housing Density Bonus. In 2020, TTH became the first developer to make use of the bonus by building two affordable, small homes on a single lot in the Brook Creek neighborhood.
ACCESSIBILITY

Fully accessible homes are a staple of the TTH development model. Whenever possible, new construction is built with an accessible entrance and bath, making TTH homes fully accessible or “visit able.” TTH works closely with buyers to install features that meet their specific needs. For rehabilitated housing, TTH makes necessary improvements ensuring that the future of Lawrence’s housing is one of accessibility.

SUSTAINABILITY

Being an Energy Star partner means that newly built TTH homes pass rigorous tests by a certified energy auditor. The payoff? TTH homeowners enjoy heating and cooling costs of less than $125 per month! With the addition of renewables like solar energy, TTH is paving the way by making sure that sustainability and energy efficiency are standard features of Lawrence’s affordable housing.
Housing success comes in all shapes and sizes. TTH believes in serving each individual and family based on their own set of unique needs and goals. For some, this means guiding and equipping homebuyers to be successful homeowners. For others, we offer a variety of rental programs with opportunities for tenants to receive special one-on-one support, so that they will be successful in and outside of the home. We serve seniors, those with physical and mental health conditions, and those transitioning out of homelessness or domestic violence. We believe by treating each situation with thoughtful support and empowerment, we are ultimately setting individuals and families up with vital tools to achieve long lasting housing stability.
EDUCATION

TTH’s wrap-around housing services address the needs of tenants and homeowners by providing

- Basic financial education and resource development
- Navigation of social services
- Referrals for mental health and medical care needs
- Assistance with educational, vocational and skill building opportunities
- Navigation of neighborly and community relationships
- Assessing skills and sharing resources for household management needs

TTH provides regular community workshops

- Homebuyer Workshops
- Homeowner Maintenance Workshops
- Post-Purchase Counseling and Foreclosure Prevention
- Pre-Qualification and Credit Counseling
- Senior Education for Cedarwood Senior Cottages
Helping Hammer Senior Home Repair is our sliding-scale home maintenance service for seniors (age 55+).

With Seniors on the rise as one of Lawrence’s largest demographics, HH was developed to ensure safe, accessible living for our seniors, while also ensuring continued stewardship of our community’s aging housing stock. In 2019, TTH partnered with the Senior Resource Center to provide no-cost assessments and sliding-scale repairs for Douglas County Seniors. To date, Helping Hammer has made accessibility and functionality repairs to more than 40 Douglas County senior homes.

### SLIDING-SCALE FEE SCHEDULE

<table>
<thead>
<tr>
<th>2018-19 HOME Industry Median Income %</th>
<th>Household of 1 Annual Income Range</th>
<th>Household of 2 Annual Income Range</th>
<th>Sliding Scale Labor Rate per hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% &amp; over</td>
<td>$55,400 &amp; over</td>
<td>$63,300 &amp; over</td>
<td>$50</td>
</tr>
<tr>
<td>80%-100%</td>
<td>44,350-55,399</td>
<td>50,650-63,299</td>
<td>$35</td>
</tr>
<tr>
<td>50%-80%</td>
<td>27,700-44,349</td>
<td>31,650-50,649</td>
<td>$25</td>
</tr>
<tr>
<td>30%-50%</td>
<td>16,650-27,699</td>
<td>19,000-31,649</td>
<td>$20</td>
</tr>
<tr>
<td>Below 30%</td>
<td>16,649 &amp; below</td>
<td>18,999 &amp; below</td>
<td>$15</td>
</tr>
</tbody>
</table>

Does not include material cost.
ARM connects Tenants to Homeowners and private property owners in an equitable partnership to bring private ownership homes into the affordable rental market.

**How does ARM work?**

Private owners partner with Tenants to Homeowners in a rental management agreement. An ARM property provides a minimum of 5 years of service as an affordable rental. When applicable, TTH may provide qualifying properties with up to $5,000 in capital repairs per bedroom. Once the term of agreement has been completed, the owner is forgiven the initial cost of repairs. The program leverages capital improvements 3:1 in rental subsidy.

**Who is the ARM program for?**

Property owners who wish to support affordable housing in Douglas County. Property owners who have underutilized or vacant properties in need of repair.

**How do I find out more about ARM?**

If you have a property and are interested in partnering in the ARM program, or would simply like more information, please reach out to Nicholas Ward, Tenants to Homeowners’ Program Innovation and Community Collaboration Manager @ nwardth@gmail.com
TTH, working in partnership with Family Promise of Lawrence, cooperatively developed the COVID-responsive Housing Stabilization Collaborative (HSC) in April of 2020.

$1,000,000 in Federal CARES funding

497 low-income households served

Through local foundation grants and over $1,000,000 in Federal CARES funding, HSC provided vital rental assistance to 497 low-income Douglas County households (more than 1,300 people, including 650 children) keeping them safely housed throughout the pandemic. In addition, over 350 local landlords received rental income to maintain their livelihood through the crisis.

New housing aid program using $850,000 in CARES Act funds to help dozens of families; nonprofits say need for assistance has risen ‘astronomically’
Q&A WITH HSC RECIPIENT: ANDY (and Azzie)

Q: How did the HSC affect your living situation in regard to COVID-19?

A: I think the pandemic has created a kind of boiling pot. You sometimes don’t feel it because it is constant; you don’t notice it because it’s a nag at the base of your skull, a nagging feeling and you know there is only so much you can do about it. And sometimes, it just hits you, what can you do?

Last October I didn’t have any cushion left. It was very daunting figuring out what I was gonna do. I applied and received some funds from the local hospitality association and some funds from the National Bartenders Guild.

When I applied and Tenants to Homeowners helped me, it was really one of those moments where all the pressure just kinda released for a minute and the floodgates were opened, and that’s when you realize how much you’ve been holding back, how much you’ve been holding in, how much stress you’re under. When I found out I was going to get that assistance it was a real and wonderful release. Especially with the holidays coming, I didn’t know how I was going to get my kid a Christmas present much less pay my rent. And then when rent was taken care of, the lesser worries, I was able to worry about those things.

“A real and wonderful release” - Andy
EXPANDING THE TRUST EUDORA / BALDWIN CITY

GOLD LEAF SENIOR LIVING (Rental)
In 2021, TTH will acquired management of 24 new construction units of moderate-income senior rental housing in Baldwin City. This marks TTH’s first foray into affordable housing management beyond the city limits of Lawrence. Gold Leaf Senior Living, LLC. will provide 24 2-bedroom, fully accessible townhomes for those over 55. Units will rent between $75 - $775/mo.

NEW HOMES COMING SOON!
PERMANENTLY AFFORDABLE HOMEOWNERSHIP FOR BALDWIN CITY
REACH OUT TO TENANTS TO HOMEOWNERS AT (785) 842-5494 TO LEARN MORE ABOUT OUR HOUSING PROGRAMS AND HOW YOU CAN HELP SUPPORT AFFORDABLE HOUSING IN BALDWIN CITY.

LANDTRUST EXPANSION (Homeownership)
In 2022 TTH will welcome 5 Baldwin City homes into the Community Land Trust. Made possible through State Moderate Income Housing, these homes and 2 market-rate acquisitions along with three Habitat homes located in Eudora will mark the first landtrust units located outside the city limits of Lawrence.
WHAT IS PLANNED GIVING AND WHY DOES IT MATTER?

Planned gifts have the power to transform Tenants to Homeowners.

They are contributions, large and small, that donors arrange in the present and allocate at a future date. Most often they are made through a will or trust and given to TTH once the donor has passed away.

BENEFITS OF PLANNED GIVING

Planned gifts can offer substantial tax savings by reducing income tax and avoiding capital gains tax or lowering property tax.

You decide how your money is spent. Support social services, small home development, green initiatives, senior housing, or a family’s first home.
2019 FINANCIALS

Statement of Financial Position
December 31, 2019

Assets
- Cash assets 146,974
- Real Estate Under Development 425,497
- Fixed Assets/Rental Property 5,191,043
- Land held in trust 2,292,541
- Notes Receivable 756,617
- Prepaid Insurance 53,261
- LCHT Accessible Housing Equity 66,722
- Other Current Assets 20,138
- Accounts Receivable 7,893
Total Assets $8,960,686

Liabilities & Net Assets
- Security Deposits and Prepays 47,117
- Accounts Payable 26,805
- Accrued Payroll 15,106
- Mortgages 1,099,224
- Refundable Advances 1,718,961
- Restricted Net Assets 146,700
- Unrestricted Net Assets 5,906,773
Total Liabilities and Net Asset $ 8,960,686

Statement of Activities for the year ended December 31, 2019

Revenues and Other Support
- House Sales and Program Income 1,001,740
- Grants 353,034
- Contributions 63,162
Total Revenue $1,408,136

Expenditure
- Program 1,257,916
- Fundraising 11,907
- Administrative 191,854
Total Expenditures $1,461,677

Change in Net Assets from December 31, 2018
—December 31, 2019 $ (53,541)

*All information audited by SSC CPAs, P.A. 2020. Audit available by request. Negative change in assets represents increase in subsidized affordability in trust.
CLOSING THE GAP

TTH PERMANENTLY AFFORDABLE HOUSING UNITS IN TRUST

TOP 3 EXPENSE SUMMARY
- Program: 89.8%
- Personnel: 9.9%
- Fundraising: 0.3%

TOP 3 INCOME SUMMARY
- Grants: 27.9%
- Program: 49.4%
- Fundraising: 22.8%
2020 FINANCIALS

Statement of Financial Position
December 31, 2020

Assets
- Cash assets 512,254
- Real Estate Under Development 1,421,984
- Fixed Assets/Rental Property 4,851,027
- Land held in trust 2,393,541
- Notes Receivable 756,755
- Prepaid Insurance 28,446
- LCHT Accessible Housing Equity 66,722
- Other Current Assets 21,378
- Accounts Receivable 89,975
Total Assets $10,142,082

Liabilities & Net Assets
- Security Deposits and Prepads 49,985
- Accounts Payable 3,705
- Accrued Payroll 23,745
- Mortgages 1,337,999
- Refundable Advances 1,720,008
- Restricted Net Assets 321,700
- Unrestricted Net Assets 6,664,940
Total Liabilities and Net Asset $10,142,082

Statement of Activities for the year ended December 31, 2020

Revenues and Other Support
- House Sales and Program Income 943,805
- Grants 1,673,055
- Contributions 771,387
Total Revenue $3,388,247

Expenditure
- Program 1,823,107
- Fundraising 5,662
- Administrative 201,864
Total Expenditures $2,030,633

Change in Net Assets from December 31, 2019—
December 31, 2020 $953,167

*All information audited by SSC CPAs, P.A. 2021. Audit available by request.*
SELECTED ACCOMPLISHMENTS
2019-2020

• As of December 2020, TTH provided 415 individuals with 173 permanently affordable rentals (85) and ownership homes (88) in the Lawrence Community Housing Trust.

• In 2019-2020, TTH completed 15 real estate transactions making 45 people new homeowners and adding 7 new homes to trust.

• TTH acquired and leased-up 10 new rental units in partnerships with The Willow Domestic Violence Center. Restoration House and 6 additional homes provide transitional housing and case management for survivors as they build stability and move towards permanent housing.

• In 2019-2020, TTH received $1,586,603 in grants and donations from 141 different supporters, this included a home and tract of land.

• Working with the City of Lawrence Planning Department, TTH helped to pass and codify the Affordable Housing Density Bonus. The advent of the bonus marks the first Lawrence city ordinance in support of affordable housing. In fall of 2020 TTH broke ground on the first home to utilize the density bonus to lower its land cost, allowing TTH to add a solar panel.

• With the advent of ARM, Helping Hammer, Restoration and Phoenix House, and our partnership in the Housing Stabilization Collaborative (HSC), TTH is leading the way with new initiatives for stability and sustainability in affordable housing throughout Lawrence & Douglas County.
THANKS FOR YOUR SUPPORT

### Income

#### Operating Income

- CHDO Operating Income: 25,000 * Requested
- Lease Fee Income: 36,000
- Developer Fees: 25,000
- Fundraising Income: 100,000
- Operating Grants: 86,000
- Rental Management Fees: 177,000
- Resale Income: 15,000
- Rental Income: 591,000

**Total Operating Income**: 1,055,000

#### Project Income

- CHDO Project Set-Aside: 150,000 * Requested
- Real Estate Sale Income: 850,000
- Maint/ARPA allocated: 630,000
- MIH Project Grant: 352,000

**Total Project Income**: 1,982,000

**Total Income**: 3,037,000
## Expenses

### Operating Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto &amp; Mileage</td>
<td>10,000</td>
</tr>
<tr>
<td>Banking Charges</td>
<td>3,500</td>
</tr>
<tr>
<td>Board Expense</td>
<td>500</td>
</tr>
<tr>
<td>Insurance</td>
<td>73,000</td>
</tr>
<tr>
<td>Computer</td>
<td>7,000</td>
</tr>
<tr>
<td>Dues and Subscriptions</td>
<td>3,000</td>
</tr>
<tr>
<td>Education/Outreach</td>
<td>8,000</td>
</tr>
<tr>
<td>Fundraising</td>
<td>5,000</td>
</tr>
<tr>
<td>Office Expense</td>
<td>35,000</td>
</tr>
<tr>
<td>Personnel Expense, Admin</td>
<td>700,000</td>
</tr>
<tr>
<td>Professional Development</td>
<td>10,000</td>
</tr>
<tr>
<td>Audit, Tax, Legal</td>
<td>25,000</td>
</tr>
<tr>
<td>Rental Maintenance</td>
<td>175,000</td>
</tr>
</tbody>
</table>

**Total Operating Expenses** 1,055,000

### Project Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>LCHT Construct/Rehab Expense</td>
<td>1,800,000</td>
</tr>
<tr>
<td>License and Training</td>
<td>3,000</td>
</tr>
<tr>
<td>Loan Interest</td>
<td>21,000</td>
</tr>
<tr>
<td>LCHT Maint/Warranty Expense</td>
<td>50,000</td>
</tr>
<tr>
<td>LCHT Closing Cost Expense</td>
<td>30,000</td>
</tr>
<tr>
<td>Rental/Home Manage Software</td>
<td>7,200</td>
</tr>
<tr>
<td>Property Tax Expense</td>
<td>8,000</td>
</tr>
</tbody>
</table>

**Total Project Expenses** 1,919,200

**Total Expenses** 2,974,200

### TTH Total Income

3,037,000

### TTH Total Expenses

2,974,200

**Net Income** 62,800
POLICY AND PROCEDURES FOR COMMUNICATION WITH PERSONS WITH LIMITED ENGLISH PROFICIENCY

POLICY:

Tenants to Homeowners will take reasonable steps to ensure that persons with Limited English Proficiency (LEP) have meaningful access and an equal opportunity to participate in our services, activities, programs and other benefits. The policy of Tenants to Homeowners is to ensure meaningful communication with LEP clients and their authorized representatives involving their business with TTH. The policy also provides for communication of information contained in documents, including but not limited to, rental agreements, leases, financial documents, etc. All interpreters, translators and other aids needed to comply with this policy shall be provided without cost to the person being served, and clients will be informed of the availability of such assistance free of charge.

Language assistance will be provided through use of competent bilingual staff, interpreters, contracts or formal arrangements with local organizations providing interpretation or translation services, or technology and telephonic interpretation services. All staff will be provided notice of this policy and procedure, and staff that may have direct contact with LEP individuals will be trained in effective communication techniques, including the effective use of an interpreter.

Tenants to Homeowners will conduct a regular review of the language access needs of our client population, as well as update and monitor the implementation of this policy and these procedures, as necessary.

PROCEDURES:

1. IDENTIFYING LEP PERSONS AND THEIR LANGUAGE

Tenants to Homeowners will promptly identify the language and communication needs of the LEP person. If necessary, staff will use a language identification card (or “I speak cards,” available online at www.lep.gov). In addition, when records are kept of past interactions with clients or family members, the language used to communicate with the LEP person will be included as part of the record.

2. OBTAINING A QUALIFIED INTERPRETER

Tenants to Homeowners is responsible for obtaining an outside interpreter if a bilingual staff or staff interpreter is not available or does not speak the needed language.

EL Centro Hispano has agreed to provide qualified interpreter services. The agency’s telephone number is (870) 926-1118, and the hours of availability are (8am-5pm for scheduling, appointments available 24/7).

Some LEP persons may prefer or request to use a family member or friend as an interpreter. However, family members or friends of the LEP person will not be used as interpreters unless specifically requested by that individual and after the LEP person has understood that an offer of an interpreter at no charge to the person has been made by the facility. Such an offer and the response will be documented in the person’s
file. If the LEP person chooses to use a family member or friend as an interpreter, issues of competency of interpretation, confidentiality, privacy, and conflict of interest will be considered. If the family member or friend is not competent or appropriate for any of these reasons, competent interpreter services will be provided to the LEP person.

Children and other clients will **not** be used to interpret, in order to ensure confidentiality of information and accurate communication.

3. PROVIDING WRITTEN TRANSLATIONS

**(a)** When translation of documents is needed, Tenants to Homeowners will submit documents for translation into frequently encountered languages to (El Centro Hispano). Original documents being submitted for translation will be in final, approved form with updated and accurate information.

**(b)** Tenants to Homeowners will provide translation of other written materials, if needed, as well as written notice of the availability of translation, free of charge, for LEP individuals.

**(c)** Tenants to Homeowners will set benchmarks for translation of vital documents into additional languages over time.

4. PROVIDING NOTICE TO LEP PERSONS

Tenants to Homeowners will inform LEP persons of the availability of language assistance, free of charge, by providing written notice in languages LEP persons will understand. At a minimum, notices and signs will be posted and provided in intake areas and other points of entry. Notification will also be provided through one or more of the following: outreach documents, telephone voice mail menus, and/or community-based organizations.

5. MONITORING LANGUAGE NEEDS AND IMPLEMENTATION

On an ongoing basis, Tenants to Homeowners will assess changes in demographics, types of services or other needs that may require reevaluation of this policy and its procedures. In addition, Tenants to Homeowners will regularly assess the efficacy of these procedures, including but not limited to mechanisms for securing interpreter services, equipment used for the delivery of language assistance, complaints filed by LEP persons, and feedback from clients.