


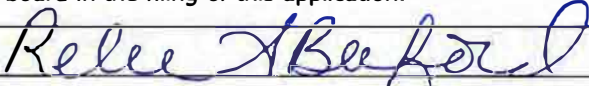
City of Lawrence CDBG/HOME Programs Grant Application

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: rebeccab@tenants-to-homeowners.org		Website:	tenants-to-homeowners.org
Organization Mission Statement:			
<p>"Building Stability for Families and Community through Affordable Housing"</p>			
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:			
<p>TTH develops affordable rental and ownership housing that is sold in trust and stewarded buyer after buy</p>			
Funding Requested:	\$ 164,500		
Request is:	37	% of project budget and	.050 17.5% 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	
<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: 		Date: 01/30/25	
Print Name and Title: Rebecca Buford, 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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Organization Mission Statement:	<p>"Building Stability for Families and Community through Affordable Housing"</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>TTH develops affordable rental and ownership housing that is sold in trust and stewarded buyer after buy</p>		
Funding Requested:	\$ 25,000		
Request is:	3.2	% of project budget and	2.6 % 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:	<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: 01/30/25
Print Name and Title:	Rebecca Buford, 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"/>



Tenants to Homeowners, Inc.
2518 Ridge Court, Ste. 103
Lawrence, KS 66046
P. 785.842.5494 | F. 785.842.7570

Re: CHDO TTH HOME project application 2025

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
01/30/25

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Thank you for your consideration,

Tenants to Homeowners

01/30/25

We have combined the answers for CHDO set-aside project funds, and CHDO operating funds , 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?

In response to Lawrence's Consolidated Plan and a Place for Everyone, 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. The most recent reports show that 49% of Lawrence renters and approximately 25% (one in four) of Lawrence households are "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 2016, 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 2023 average home sale price of \$344,464—up 27.93% from 2020. With a median household income in Lawrence of \$62,608 and almost 40%

of the population making under \$50,000 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 114 ownership homes in the Lawrence Community Housing Trust Program (LCHT). The average price of the 14 LCHT homes sold in 2024 was \$153,000 but they were worth an average of \$220,000. 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. In 2024 TTH completed 14 real estate transactions, making 18 people new homeowners and adding 10 new homes to trust. LCHT homes—including 10 brand new (eight with solar panels) —were purchased for \$191,100 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 2024 fair market cost of \$1,054/month for a two-bedroom apartment, a Lawrence household needs to work full time earning \$20.27/hour to avoid being housing cost burdened. TTH manages 140 rentals for very low-income households that make much less than this amount. The average TTH renter earns only 40% AMI and 42% 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 several units that served a total of 27 survivors of domestic violence in 2024, 20 accessible units for those with physical disabilities, 38 community units for seniors, 7 units serving young adults at risk of homelessness, and 42 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. Home Project Funds will allow for the development and subsidized sale of two new construction ownership units. 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. 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 58 successful resales since 2005, greater than 90% of LCHT owners were able to build enough equity to move onto 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 City of Lawrence 2023-2027 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 affordable housing and directly serving 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. 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 the program or activity address priority needs outlined in the A Place for Everyone plan?

HOME funded activities administered by TTH directly align with housing strategy components as outlined in the City of Lawrence 2023-2027 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. In addition to development

of affordable ownership housing and stewardship of affordable rental housing for general populations, TTH administers transitional rental housing that provides a direct pathway from houselessness to housing security. TTH is meeting a broad spectrum of housing needs for a diverse clientele.

5. 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 several sites ready for development.

The only limitation on creating a possible 100 units of affordable housing, is the subsidy to develop sites, build units, and make purchase of units 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 2024, Helping Hammer served 14 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. ARM properties vary greatly in scope of repairs needed to be brought up to code and TTH standards. In exchange for these much-needed repairs, owners agree to a five-year contract for affordable rental management with TTH. On average, ARM properties are leased at \$300 - \$500 below Fair Market Rent, generating an estimated \$18,000 - \$30,000 in direct savings for low-income tenants over the five-year

guaranteed period of affordability. This amount is further leveraged by an average of \$5000 of in-kind labor and materials donation per program property.

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 have provided 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. 6 Additional supportive units have been added in 2024 making a total of 42. TTH administered supportive services to 64 households with a total of 106 individuals in 2024 including 50 household's tenants experiencing a disability (78% of TTH rental households), 27 survivors of domestic violence and 7 young adults aging out of foster care through our partnerships with Willow, Bert Nash, and Douglas County. 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.

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

In 24, the LCHT program helped 18 income-qualified individuals become first-time homeowners through 14 real-estate transactions including 4 successful resales and 10 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 12 units in the building pipeline in Lawrence that will be added in 2025-26'. This includes 6 new construction units at 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 28 pre-qualification sessions for income-qualified potential homebuyers and hosted four community workshops at the public library to 51 interested buyers in 2024. 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.

TTH currently serves 491 people by providing affordable housing. CHDO Operating Funds help us to continue to house these people. 287 people in 114 families—including 110 children and 20 seniors—live in owner-occupied trust homes. TTH is projecting 8 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 2-6 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 at the time of approval, 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 24, LCHT owners used \$29,000 in program savings to maintain their houses. LCHT services have prevented all foreclosures.

TTH currently provides rental housing to 208 people—including 53 children and 57 seniors—by managing 140 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 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 2024. 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 grew our supportive services in 2023, and unrestricted operating funds help us pay for administration where other direct service and building grants cannot.

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

Personnel include 11 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 of Projects), Jeremi Lewis (in-house General Contractor), and professional architects, engineers, and subcontractors have developed and acquired over 254 TTH houses in 19 developments, bringing many years of combined expertise to ensure development projects are of highest quality yet still cost effective. Board members provide architectural, lending and real estate knowledge to the leadership team. TTH has been a partner or consulted on six 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'Connell Children's Shelter to ensure supportive housing services for families in transition are effective.

Project resources include a current inventory of \$5,000,000, including nine soon to be available permanently affordable homes and several buildable sites. TTH currently has \$490,000 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 develop housing. TTH has begun development of two ownership units at Michigan 6 that can utilize HOME funds. TTH currently holds another 4 sites for development (this includes numerous lots and over 15 acres of development ready land).

2025/26' slated projects can easily utilize the requested \$164,500 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.

8. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success? The LCHT Program is unique in 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 for several years now, the inclusion of solar energy has been a hallmark 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 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've made great use of the Affordable Housing Density Bonus and hope to make great use of the updated Land Development Code in years to come. Our process for constructing affordable homes has been fine-tuned over a tenure of 32 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, Truist 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 254 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'Connell 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 2023/24, partnerships with KU architecture students (under the leadership of Chad Kraus), Peaslee Technical Institute, and Limestone Community School added to our housing collaborations to increase housing supply.

9. 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 20 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 63 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 revolving project funds, impact investing from Douglas County Community Foundation, rental cash flow, developer fees when TTH

builds homes, consulting fees on LCHT partnerships, lease and resale fees from trust owners, Douglas County operating funds, Housing Trust Fund grants, foundation/business support, and private contributions.

TTH program income covers over 75% 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.

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

TTH will use CHDO project and homebuyer funds to build and sell into trust two new construction ownership units in 2025/26'.

Operating funds will be especially helpful in 2025/26' to continue support and stewardship of our deeply subsidized rentals serving those with complex housing needs.

11. 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 75% of operating costs. TTH regularly 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 2024, TTH took a break from its Battle of the Builders annual event to focus on development projects. One-time ARPA funds allowed TTH to finish several homeownership units and to begin construction on several rental units for transitional housing clients. In 2025, TTH will be working on two ARM rehabilitation units, completing two ownership units at the Michigan 6 site as well as 7 rental units at various locations in Lawrence. HOME project and operating funds in combined with the aforementioned supports are absolutely vital to the development and administration of affordable housing in Lawrence, Kansas.



Tenants to Homeowners, Inc.
2518 Ridge Court, Suite 103, Lawrence, Kansas 66046
785.842.5494 | FAX 785.842.7570 | lawrencelandtrust@yahoo.com | www.tenants-to-homeowners.org

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TENANTS TO HOMEOWNERS

2022-2023 ANNUAL REPORT



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Aaron Clopton, Director 2022-2022
KW Commercial

Gregory Crichlow, Director 2022-2022
KU School of Architecture and Design

Tricia Spencer, Director 2023 - 2023
Professional Musician/Artist

Angela Winn, Director since 2023
Kansas Children's Service League

Erin Maigaard, Director since 2023
Realtor

STAFF

Executive Director

Rebecca Buford

Assistant Director

Nicholas Ward

Rental Program Manager

Liza Pehrson
Chassidy Bryan (outgoing)

Housing Care Coordinator

Angie Bauer

Rental Compliance Manager

Kathy Sposato

Finance Manager

Whitney Valasquez

Administrative Manager

Pat Payne

Homebuyer Program Manager

Ashley Taylor
Michelle Pyle (outgoing)
Jasmine Bates (outgoing)

General Contractor & Rental Maintenance Manager

Jeremi Lewis

Rental Maintenance Assistant

Dylan Swain

ADDRESSING THE NEED

The economic consequences of the pandemic are still felt and the gap between incomes and housing costs in our community continues to increase—with home prices appreciating by another 13% in 22-23. Pandemic anxiety and rippling instability have created more experiences of homelessness and community members need more supports to remain sustainably housed. Although the Housing Stabilization Collaborative and state rental and mortgage assistance programs helped many maintain a roof over their heads, the end of 22/23 saw those assistance funds shrink. At the same time, the disparity between what the community needs to be safely housed and what current housing supply provides, continues to grow.

Fortunately, federal recovery funding is providing a once in a lifetime opportunity to put significant resources into housing. Building truly affordable housing supply that can be managed by not-for-profit housing providers who have the expertise to build functional housing that serves a spectrum of needs seems possible.



Erika Zimmerman and Rebecca Buford sign for the purchase of Kasold on the Curve.

In an effort to strategically leverage recovery funding, TTH requested 3.3 million from Douglas County ARPA funds to ensure that land could be obtained throughout the community for development. TTH closed on 10 sites for future development. 5 of those sites included 25 units of rental housing that are already housing families. We will continue to plan new development projects that will allow us to leverage additional ARPA funds with requests for proposals that are being opened in 2023. In this way, we want to design a good mixture of affordable housing types at these locations. Many aim to house those with the most complex needs.

In 2022 TTH purchased land that will provide the groundwork for a pipeline of over 250 affordable units. In 2023, we applied for additional building funds and grew our capacity to serve those coming out of complex situations with partnerships, small housing units, collaborations with Peaslee Technical Training Center and Kansas University architecture students and increase our capacity to build quality housing for less. Investing in the Lawrence Community Housing Trust and its appreciating supply of well-built units will ensure that truly affordable housing remains to serve the community long after this one-time funding is gone.

Rebecca Buford

Rebecca Buford, Executive Director

HOMEBUYER PROGRAM

TTH Homebuyer program and the Community Land Trust:

Tenants to Homeowners, Inc. provides a unique Homebuyer program made possible through the Community Land Trust (CLT) ownership model. As a CLT, TTH purchases land and places that land permanently into trust.

When a homebuyer purchases a home from TTH, TTH maintains ownership of the land which is then leased to the homeowner for full use, at a very low fee (\$30/month in 2022). The homeowner has all rights to use and enjoy the land through a 99-year term ground lease. This ground lease is the CLT's legal instrument to ensure permanent affordability.

Because TTH maintains ownership of the land, the value of the land is subtracted from the cost of the home. Through this model...

Homeownership through TTH allows low-moderate income buyers a chance to build wealth while living within their means.

TTH is able to offer homeownership units to buyers at \$50-80k below market value!



Home Resale:

TTH uses a special resale formula to determine the sales price of a TTH home. This formula is agreed to upfront as part of the land trust agreement when a homeowner first purchases their home.

The land trust agreement and TTH's active role in the resale process, ensure that TTH homes remain permanently affordable for each subsequent homebuyer.

TTH maintains a waiting pool of income-eligible buyers who meet all program criteria. When a home comes up for resale, TTH reaches out to the waiting pool to determine which applicant is eligible for the size of home that is ready for purchase at that time.

Homeownership with TTH allows sellers to build wealth in two ways: When a home is resold, the seller receives the equity they have worked to build in the home. In addition, homeowners receive 25% of the increase in market value. Ideally, this model allows the seller to build a nest egg of wealth that gives them the financial security to later move into the unrestricted home buying market.

RENTAL PROGRAMS

TTH Rental:

Tenants to Homeowners owns and maintains more than 130 affordable rental units located throughout Lawrence and Douglas County. TTH units provide safe and affordable rental options for individuals and families with low to moderate incomes.

TTH currently stewards several rental programs each designed to support an expressed community need.

•47 Regular TTH •29 Supportive Housing units •24 units for seniors 55+
•20 accessible units •14 units for seniors 62+



**Average income of
all households in
all programs: 40%
of Area Median
Income**

**Total BIPOC
residents in TTH
rental programs: 65
(34% of all
residents)**

**Total children in
TTH rental
programs: 46 (24%
of all residents)**

- Currently TTH has 124 occupied households (as of 05/19/23)
- Households with Children in all programs: 23 (19% of households)
- Households with BIPOC in all programs: 23 (19% of households)
- Total residents in all programs: 194

HOUSING CARE COORDINATION

Housing success comes in all shapes and sizes

TTH serves each client based on their own set of unique needs and goals. For some, this means guiding a pathway towards successful homeownership. For others, we offer a variety of rental programs with opportunities for tenants to receive special one-on-one support. We serve seniors, those with physical and mental health conditions, those transitioning out of foster care, houselessness, and situations of domestic violence. We believe by treating each situation with intentional support, empowerment, and healthy boundaries, we are providing those we serve with the tools necessary to achieve long lasting housing stability.



TTH's Housing Care coordination addresses the unique needs of tenants and homeowners:

Care Coordination staff works with residents on interpersonal skills to develop healthy boundaries and to foster healthy relationships. Staff members also provide daily living and household management skill building so that residents can function independently within a household.

EDUCATION

TTH provides regular community education

- Homebuyer Workshops
- Homeowner Maintenance Workshops
- Post-Purchase Counseling and Foreclosure Prevention
- Pre-Qualification and Credit Counseling
- Senior Education for Cedarwood Senior Cottages and other tax credit partnerships
- Consultation for regional housing groups and new Community Land Trusts
- Program education for Housing Care Coordination clients



Housing education needs for the Lawrence community are as diverse as the community itself. Each TTH program offers different types of support meant to aid residents in the process of becoming successfully and sustainably housed. For some, this is purely a financial consideration and a short-term subsidy is all that is required. For others, needs range from accessibility requirements to financial literacy education and more intensive care coordination.

Our community education efforts include presentations to area neighborhood associations, serving in a leadership capacity on the City of Lawrence Affordable Housing Advisory Board, offering consultation services to new and beginning affordable housing organizations in the region and much, much more.

NEW HOME CONSTRUCTION

COLLABORATION

TTH continues to develop partnerships with local vendors, financial institutions, educational institutions, support agencies, community members and city leaders. Each year TTH works to strengthen these bonds through our programs, construction projects, public events and volunteer opportunities. In 2022-23, partnerships with Peaslee Tech, Dirtworks Studio, and Limestone Community school brought about new opportunities promoting an intersection of affordable housing development and hands-on affordable housing education.

POLICY

TTH works closely with city leaders to inform and improve new policies for affordable housing. In 2019, TTH collaborated with Lawrence City Planning to draft and pass the Affordable Housing Density Bonus. In 2022, TTH began working with city leaders on improvements to the City's development code. These improvements will be of direct benefit to affordable housing and will allow for development types and density types that are new to our community and region.



BUILDING A SUSTAINABLE FUTURE FOR AFFORDABLE HOUSING



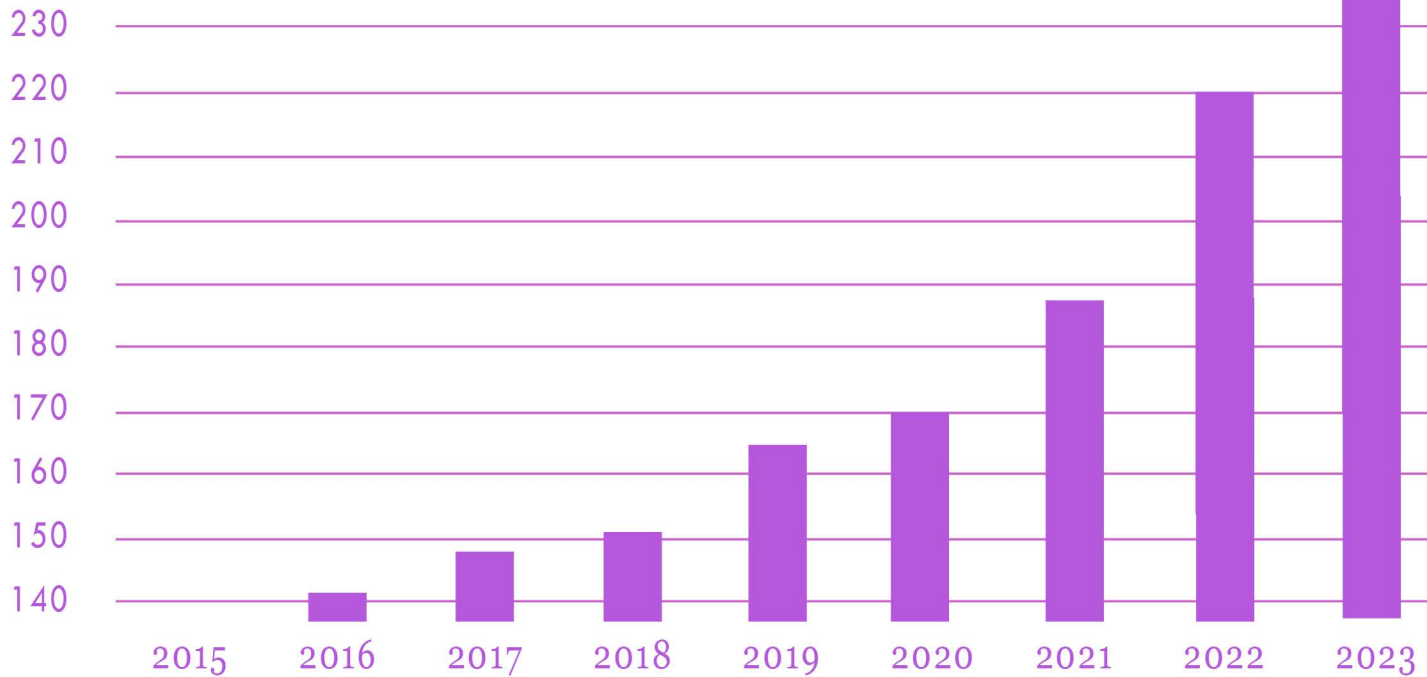
ACCESSIBILITY

Fully accessible and visitable homes are a staple of the TTH development model. Whenever possible, new construction is built with an accessible entrance, turning radius' and bath, making TTH homes fully accessible or "visitable." 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 stock is one of accessibility. Additional considerations include building units on a level slab instead of a lifted crawl space or basement, lower placement of switches and outlets for those who might be confined to a mobility assistance device and inclusion of grab bars and other mobility assisting amenities (when applicable).

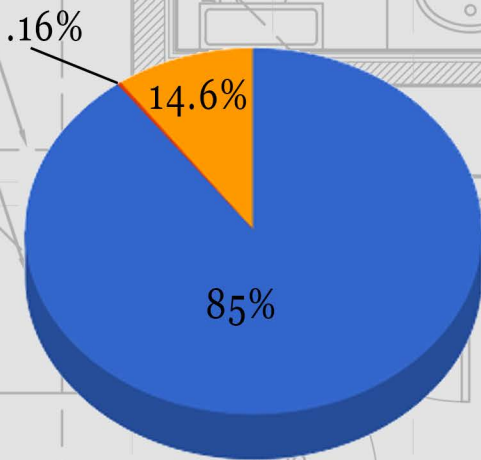
SUSTAINABILITY

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 able to get annual energy costs as low as \$447. The combination of superb insulation, high quality windows, insulated slabs and solar energy exemplifies how sustainability and energy efficiency are standard features of TTH's growing stock of permanently affordable housing. With interest rates on the rise, TTH has worked with local lenders to incorporate decreased utility costs when calculating monthly mortgage. In this way, energy efficiency is making ownership possible for buyers who are struggling to purchase.

CLOSING THE GAP

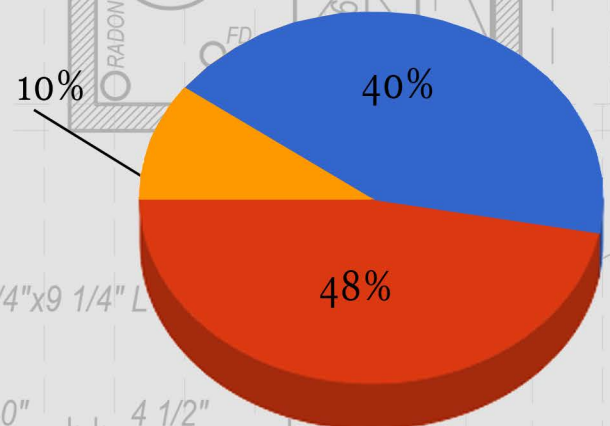


TTH PERMANENTLY AFFORDABLE HOUSING UNITS IN TRUST



TOP 3 EXPENSE SUMMARY

PROGRAM
ADMINISTRATIVE
FUNDRAISING



TOP 3 INCOME SUMMARY

PROJECT INCOME
GRANTS
HOME SALES AND PROGRAMS

2023 FINANCIALS

Statement of Financial Position December 31, 2023

Assets

Cash assets	437,966
Real Estate Under Development	3,775,398
Fixed Assets Rental Property	5,608,852
Land held in trust	3,008,290
Notes Receivable	791,513
Prepays	120,623
LCHT-Accessible-Housing Equity	66,622
Other Current Assets Accounts	8,610
Accounts Receivable	113,373

Total Assets \$13,941,247

Liabilities & Net Assets

Security Deposits and Prepays	67,985
Accounts Payable	964,325
Accrued Payroll	61,807
Mortgages	2,567,770
Refundable Advances	1,370,588
Restricted Net Assets	146,700
Unrestricted Net Assets	8,762,072

Total Liabilities and net Assets \$13,941,247

Statement of Activities for the year ended December, 31 2023

Revenues and Other Support

House Sales and Program Income	807,094
Grants	3,188,209
Contributions	119,532
Project Income	3,837,024

Total Revenue \$7,951,536

Expenditure

Program	4,604,053
Fundraising	8,880
Administrative	790,201

Total Expenditures \$5,403,134

Change in Net Assets from December 31, 2022 - December 31, 2023

\$1,828,725

*All information audited by SSC CPA'S. PA 2023 Audit available by request.

I N H O U S I N G

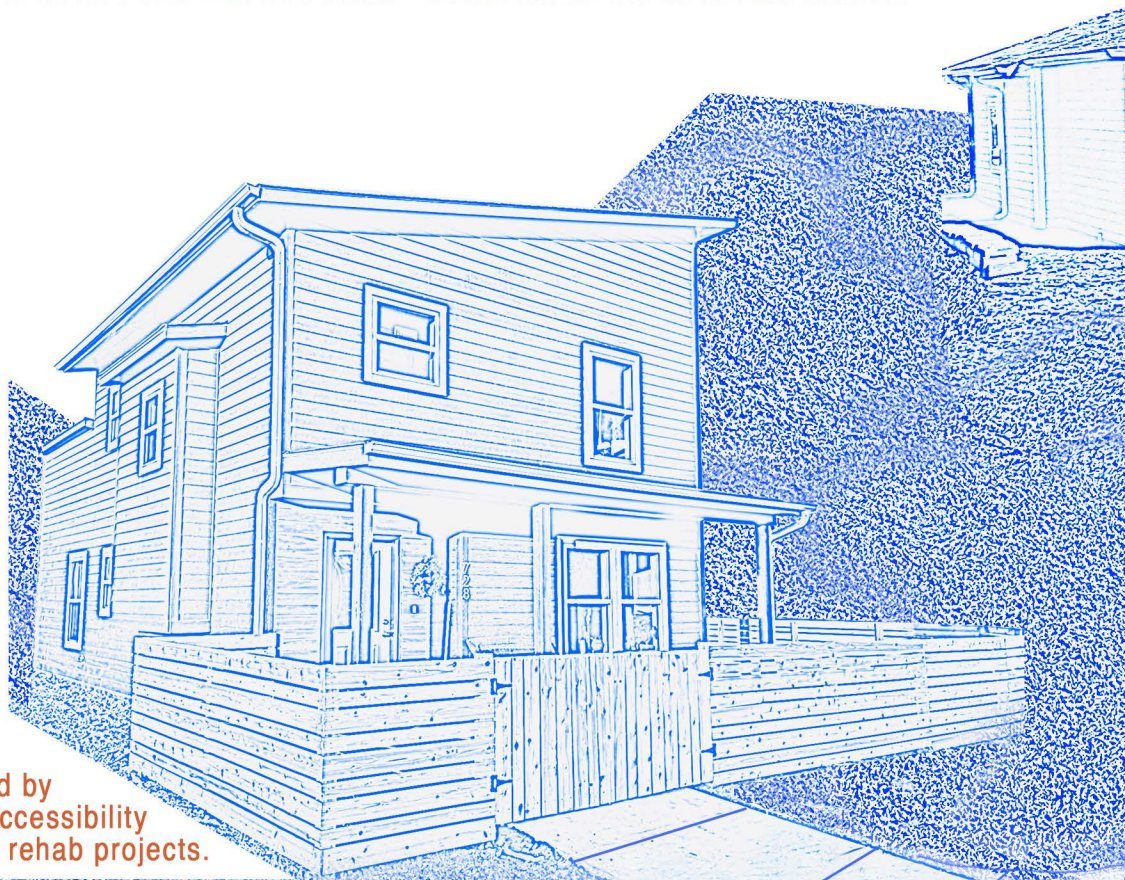
TENANTS TO HOMEOWNERS EMPLOYS AN ON-STAFF GENERAL CONTRACTOR AND WORKS WITH QUALIFIED AREA SUB-CONTRACTORS FOR ALL REHAB, NEW-CONSTRUCTION AND GENERAL MAINTENANCE.

TTH HOUSING

Beatnik Court (Pictured)

TTH Ownership and Rental	Units
Built Ownership	79
Built Rental	26
Acquired Ownership	38
Acquired Rental	79
In production pipeline	300
Total in Trust	100

TTH stewards both rental and homeownership single-family units. Homes ranging from 1-4 bedrooms are dispersed throughout the Lawrence community and into Douglas County. TTH focuses on meeting the expressed community demand by including energy efficiency and accessibility in all new construction and home rehab projects.



GROUP AND SUPPORTIVE SERVICE

Yale property (pictured)

Targeted Population	Units
Domestic Violence Survivors	11
Youth Aging Out of Foster Care	3
Accessible Housing	20
Homeless Transition Housing	20



TTH provides needs-specific affordable living for individuals experiencing mobility impairments, survivors of domestic violence, young adults aging out of foster care, those transitioning out of homelessness, and individuals in need of supportive services.

WE TRUST!

SENIOR HOUSING

Cedarwood Senior cottages (pictured)

Senior Housing	Units
Rentals Owned	14
Rentals Managed	38
LCHT senior ownership	12

Cedarwood Senior Cottages is a 14-unit townhome community for those aged 62 and over. Cedarwood offers a community cottage, 4 different floorplans, accessible walking paths and raised-bed community gardens.

MULTI-FAMILY HOUSING AND TAX-CREDIT PROJECTS

9 Dell Lofts (pictured)

Multi-Family and Tax-Credit Projects	Units
9 Del Lofts	43
Bethel Estates	36
Bethel Estates, Gardner	48
Newcastle	42

TTH completed its first LCHT accessible housing tax credit project in 2011. Since then TTH has partnered on another 4 tax credit rental projects some senior, some affordable family w/market rate units. We are currently working on a westside project (Floret Hill) with 110 affordable units.



COMMUNITY PARTNERSHIPS

PEASLEE TECHNICAL INSTITUTE



We have partnered with Peaslee Technical Institute, where trade school students get practical building experience while creating small units at affordable prices. We love our mutually beneficial relationships that really bring a community together!

LIMESTONE COMMUNITY SCHOOL



The Limestone School's 1st and 2nd graders wanted to explore the problem of housing supply for those experiencing houselessness. They worked with architects from Multistudio to design some simple units that TTH will build. One of these is for their teacher who is eligible and on the waiting list for our homeownership program. This partnership is getting national attention and helping us remind people about the need for workforce housing for our teachers and social workers, as well as those who are experiencing houselessness.

DIRTWORKS STUDIO



A partnership with Dirtworks Studio, a KU Architecture design-build studio, is allowing us to experiment with different building materials while keeping costs affordable due to architecture student labor and donations from material sponsors. This is a win-win for teaching the next generation of architects about affordable design and creating affordable supply.

Community Partners also include: Kansas Housing Resources Corporation, Douglas County, City of Lawrence, Douglas County Community Foundation, Habitat for Humanity, Bert Nash, Senior Resource Center, Sabatini Architects, The Willow, Multistudio, Wood Haven, Good Energy Solutions.

ARPA FUNDING

ARPA

AMERICAN RESCUE PLAN ACT

The U.S. Department of the Treasury has updated guidance that expands the use of the American Rescue Plan Act State and Local Fiscal Recovery Funds for affordable housing.

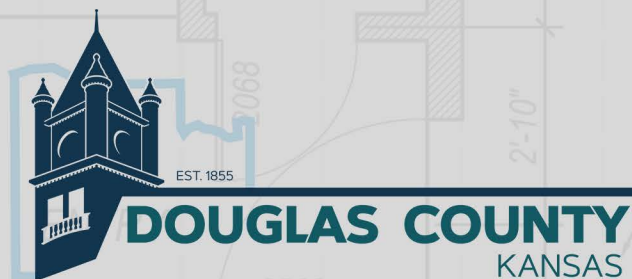
The Treasury released a How-to Guide that demonstrates how recipients can leverage the fiscal recovery funding with other sources to maximize resources to meet housing needs. This article summarizes the expanded options that states may pursue to invest State and Local Fiscal Recovery funding in affordable housing.

\$4,725,000

CITY OF LAWRENCE & DOUGLAS COUNTY



City of Lawrence



To date, both **Douglas County** and The **City of Lawrence** have invested ARPA dollars in affordable housing solutions. TTH has received \$3,725,000 from **Douglas County** towards the acquisition of land and affordable units to meet the needs of individuals requiring supportive services and transitional housing.

The **City of Lawrence** has provided TTH with \$1,000,000 in funding to support permanently affordable housing that meets the needs of low-moderate income Lawrence residents. These allocations of federal funding are ensuring a future of affordability for Lawrence and Douglas County residents.

EXPANDING THE TRUST

EUDORA /
BALDWIN CITY



LANDTRUST EXPANSION (Homeownership)

In 2022 TTH began construction on several permanently affordable homes in Baldwin City. Made possible through State Moderate Income Housing, these homes along with three Habitat homes located in Eudora, mark the first LCHT landtrust units located outside the city limits of Lawrence.

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.



GOLD LEAF SENIOR LIVING (Rental)



In 2021, TTH 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 provides 24 2-bedroom accessible townhomes for those aged 55+. Units rent for 575-775/month

GIVE THE GIFT OF HOME PLANNED GIVING

WHAT IS PLANNED GIVING AND WHY DOES IT MATTER?

Planned gifts 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.

The most common models utilized is a Retained Life Estate which retains full use of assets for the owner for the duration of their life. When they pass, The asset is then bequeathed to the Community Land Trust to support affordable housing in Douglas County.

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. When your assets support the Lawrence Community Housing Trust, they are creating a legacy of affordability that will serve generations to come.

Your tax exempt
donation of a home or land
into trust creates
permanent affordability



**Affordable Housing
Starts Here**

Supported by the City of
Lawrence Affordable
Housing Trust Fund.

City of Lawrence



BATTLE OF THE BUILDERS

2022-23' Annual Events



5k Fun Run



Framers framing



Bouncy house crew

OVER \$50K RAISED!



The 2022 TTH annual event was held at Beatnik Court. This year we debuted our first ever 5k Fun Run which saw attendance from more than 30 (new to TTH) event participants.

Our 2023 event was held at 1718 Harper (Harper7). Participants enjoyed live music, a medley of kids crafts, fresh food, tabling from TTH partners, an open house, and the first ever TTH Cornhole tournament.

Event participants play an integral role, helping TTH to fund more housing!



SELECTED ACCOMPLISHMENTS

2022-23



- TTH currently provides 465 individuals with housing including 134 permanently affordable rentals and 104 ownership homes in trust.
- In 2022-23, TTH completed 17 real estate transactions, adding 12 new homes to trust. TTH's sales had an average market value of \$195,900. The average subsidy per home was \$56,782 plus closing costs of \$4,000, allowing income eligible families to have an average affordable price of only \$135,350. The Lawrence Board of Realtors reports the average 2023 sale price was \$303,100 with homes selling for an average of 100% of their listed sales price. LCHT homes—were purchased for \$167,750 below the average sale price in Lawrence—TRULY AFFORDABLE!
- TTH acquired and leased 19 new rental units in partnership with The Willow Domestic Violence Center. Restoration House and 7 additional homes provide transitional housing and case management for survivors as they build stability and move towards permanent housing.
- TTH's Helping Hammer Senior Home Repair Program provided sliding-scale home repairs to 32 Douglas County households including consultation, accessibility improvements, and general maintenance.
- In 2022, TTH completed ARM renovations to 313 Clayton and 912 w 24th Street to ensure a 4 bedroom house and a 14 unit building remain permanently affordable after being purchased with ARPA Funding. Working with the City of Lawrence and private owners, ARM is bringing previously vacant units into good standing by making basic repairs and stewarding these rehabilitated affordable rentals.
- Restoration House, Phoenix House, and 7 Maine homes provide transitional housing with care coordination for survivors of domestic violence and young adults aging out of foster care. This year TTH and Willow housed 50 survivors, ensuring they did not have to choose between violence and homelessness.
- TTH continued construction at Harper 7, Ward, Perry and Beatnik Court and on two homes in Baldwin City. All new construction has a focus on energy efficiency, including solar panels to help reduce monthly utility costs.
- TTH received grants and donations from 64 different supporters in 22'-23' totaling over 6 million in current and future funding for the acquisition, development and administration of affordable housing.

THANKS FOR YOUR SUPPORT

SUNDERLAND FOUNDATION, DOUGLAS COUNTY COMMUNITY FOUNDATION, UNITED WAY OF DOUGLAS COUNTY, LAWRENCE BOARD OF REALTORS, CHUCK AND DEE BLASER, TRUITY CREDIT UNION, JOHN AND VALERIE ROPER CHARITABLE FUND, PERSHING ADVISOR SOLUTIONS, BELL'S TURF, PRO-PRINT, GOOD ENERGY SOLUTIONS, FLINT HILLS HOLDINGS, BUILD SMART, PROSOCO, KANSAS SECURED TITTLE, ELIZABETH SCHULTZ ENVIRONMENTAL FUND, WINTER FAMILY FUND, GEORGIA WILLMAN CHARITABLE TRUST, SCOTT TEMPERATURE, WHEATLAND INVESTMENTS, ROGER JOHNSON & ALCOVE DEVELOPMENT, CEK INSURANCE, U.S. BANK, KASTL PLUMBING, SSC CPA'S, P.A., HERNLY AND ASSOCIATES, FLOOR TRADER, ROBERT AND AMY CLEAVINGER, RICK RENFRO, MARIE ALICE L'HEUREUX, BASIC CARPET CARE, MARCUS RAINGE, WOOD N STUFF CABINETS, FIRST CONSTRUCTION, ERICKSON SOLUTIONS GROUP, SCHONBERG TREE SERVICE, LASER PEST MANAGEMENT, DANIELLE DAVEY, GREY STAG LLC, DANIEL AND NICOLE SABATINI, FAST SIGNS, CAPITOL FEDERAL FOUNDATION, TRUITY CREDIT UNION, CENTRAL BANK OF THE MIDWEST, BEAUTIFUL MUSIC VIOLIN SHOP, GROB ENGINEERING, ERIC DEGENHARDT, LINDA AND KEVIN CARR



Tenants to Homeowners, Inc.

HOME Budget 25.26

TTH Operating Income

CHDO Operating Income	25,000	* Requested
Lease Fee Income	41,000	
Fundraising Income	65,000	
Interest Income	1,000	
LIHTC Management Fees	50,000	
Resale Income	12,000	
Rental Income	750,000	

Total Operating Income 944,000

TTH Operating Expenses

Auto & Mileage	15,000	
Banking Charges	35,000	
Board Expense	1,200	
Insurance E&O, Auto, WC	16,000	
Computer	10,000	
Dues and Subscriptions	1,500	
Education/Outreach	8,000	
Fundraising	3,000	
Office Expense	45,000	
Personnel Expense (10 Staff)	775,000	*CHDO Operating Supports this
Professional Development	6,000	
Audit, Tax, Legal	24,000	

Total Operating Expenses	939,700
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Tenants to Homeowners, Inc.

HOME Budget 25.26

2025 HOME funded development of two 2-bd new constrution homeownership units

CHDO Project Set-Aside	164,500 * Requested
TTH revolving projects fund	0 *(40k available for overages)
Home Sale \$168Kx2	336,000
Total Project Income	500,500

Michigan 3 House Project Expenses

Land Acquisition	0 *Land has already been acquired
Sitework & Demo	40,500
Construction 2 units	400,000 * CHDO Project Supports this
Developer and Admin fees	60,000 *(12% developer fee, 3% admin)
Total Project Expenses	500,500



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.